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RECONFIGURING RACIAL REGIMES OF OWNERSHIP: VACANCY AND THE LABOR OF
REVITALIZATION ON CHICAGO'S SOUTH SIDE

BY

REA ZAIMI

DISSERTATION

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Doctoral Committee:

Professor David Wilson, Co-Chair

Professor Jesse Ribot, Co-Chair

Professor Faranak Miraftab

Associate Professor Trevor Birkenholtz, Pennsylvania State University

ABSTRACT

Chicago planners and private institutions attribute vacancy to abandonment by capital and pursue a two-pronged development strategy that, on one front, seeks ways to efficiently revalorize land and, on another, casts vacancy as an opportunity to promote equitable redevelopment through community-centered revitalization. This dissertation finds that these initiatives mobilize conditional property to enroll residents' unpaid labor in the maintenance of land. To investigate the historical and political-economic basis of this outcome, I pursue three related undertakings.

First, I investigate the postwar history of nearly three hundred vacant lots in the South Side Chicago neighborhood of Englewood by analyzing around ten thousand property records including deeds, mortgage and foreclosure documents, land installment contracts, declarations of contract forfeiture, tax deeds, liens, and tax sale records. I find that vacancy results not from disinvestment but from the influx of hyperextractive investment – predatory mortgages, tax debt purchases, and land installment contracts – over the past seven decades.

Second, to understand the forces that grant legal sanction and economic feasibility to these forms of predation, I analyze two key nodes in the political economy of housing since the turn of the 20th century: the making of the modern real estate market and the enforcement of municipal housing code. Through archival research, I find that each has been a fulcrum for the articulation of race with property. Further, I demonstrate that this articulation has enabled the differential valuation of land crucial for the production of profit in real estate. My dissertation situates urban vacancy squarely within this profit-driven historical co-production of race and property.

Third, I conduct ethnographic research in sites where community-centered vacant land revitalization is implemented, specifically Chicago's Large Lots program in Englewood, through which the City sells vacant lots to property-owning residents at \$1 per parcel but makes ownership

conditional on adherence to maintenance ordinances and prohibits sale of the land in the first five years of ownership. Drawing on participant-observation and interviews with Large Lot owners, I illustrate that the program creates opportunities for residents to shape local land use but also devolves onto them the costs and responsibilities of land maintenance through conditional property. The tenuous forms of ownership engendered in the name of “community empowerment” reinstate racial regimes of ownership on Chicago’s South Side by continuing to position residents in differentiated, conditional, and extractive relations to land.

This dissertation’s findings expand our understanding of the racial political economy of land and housing in two ways. *First*, by foregrounding vacancy’s basis in racial regimes of ownership, this study illuminates the limits of “disinvestment” not only as a discourse animating urban planning practice but also as a concept informing urban scholars’ analysis of socio-spatial inequalities. I advocate analytical engagements with urban decline not simply as a function of the presence or absence of capital, as suggested by the political economy framework of “uneven development,” but as an outcome of the specific processes by which landscapes are differentially devalued so that profit may be continuously extracted from them. Understanding urban socio-spatial inequalities, then, requires analyzing the mechanisms that embed race within the economic, legal, and institutional infrastructures shaping access to land. In this vein, the dissertation expands political economy frameworks’ capacity to address the racial logics that configure the terrain of contemporary land politics. *Second*, this study reveals that crucial in organizing cities are not only the profit-seeking actions of real estate and finance capital typically emphasized by urban geographers but also residents’ everyday labor of revitalization that subsidizes the creation of commodifiable landscapes.

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LIST OF ABBREVIATIONS

ADC	Aid to Dependent Children Program
AIREA	American Institute of Real Estate Appraisers
CRA	Community Reinvestment Act
DPD	Department of Planning and Development
FHA	Federal Housing Administration
HUD	Department of Housing and Urban Development
NAREB	National Association of Real Estate Boards
SLA	Savings and Loan Association
SLCC	South Lynne Community Council

INTRODUCTION

The City of Chicago is using innovative programs to turn vacant land and buildings into a resource for stimulating resident-led redevelopment in South Side neighborhoods. This dissertation examines how these initiatives are reworking the political-economic forces that produce urban vacancy and recasting historical articulations of race and property. This study comes at a critical juncture in US urbanization. Across the US Rust Belt, mass foreclosures in the wake of the Great Recession have made vacancy a focal point of urban planning and policy efforts. From the municipal to the federal level, these interventions include tax-increment financing, troubled-building and forfeiture initiatives, fast-tracked demolition, accelerated tax-reversion policies, land banking, and tax incentives for Opportunity Zone investments. Driving these efforts is the premise that vacancy results from real estate capital's abandonment of the so-called inner city and housing markets' subsequent failure to attract investment in these areas. In Chicago the notion that vacancy stems from disinvestment informs a two-pronged development strategy that, on one front, seeks to efficiently revalorize land by removing legal and economic barriers to new real estate investment and, on another, casts vacancy as an opportunity to promote equitable redevelopment through community-centered revitalization.

In 2018 I conducted an ethnography of revitalization in Englewood,¹ a neighborhood of around 52,000 people on Chicago's South Side (Chicago Metropolitan Agency for Planning, 2020a, 2020b). A place with a vibrant and ongoing cultural and political organizing history, Englewood has become somewhat of a metonym for crisis. Sustained policies of containment and "asset stripping" (Woods, 2009) have constituted Englewood as a zone of entrapment with more than 40% of its residents living below the federal poverty line, 36% unemployed, and nearly one-

third (30%) of its land vacant (Greater Englewood Community Plan, 2008; Woodstock Institute, 2019; Chicago Data Portal, 2020). Decades of callous and institutionalized state neglect are inscribed on the landscape. Vacant land² is Englewood's largest land use category, making the neighborhood a key target of City-led initiatives to stimulate community-driven revitalization. Chief among these is Large Lots, through which the City sells vacant lots to local property owners for \$1 to foster community cohesion, give residents greater control over their neighborhood, and empower them to build neighborhood-level wealth and create community assets.

In the months I spent interviewing residents about their experiences with the program and working with them on their lots, we gardened, cleaned, and weeded, and we built parks and playgrounds and painted fences and murals across the neighborhood (Figure 1.1). Residents recalled their early work removing garbage, weeds, dead trees, abandoned cars, and even the foundations of the homes that once stood on their land. This work is not just a labor of love. Ownership of \$1 lots is conditional on adherence to municipal maintenance ordinances and, by fall 2019, the City had fined nearly one third of Englewood's lot owners for overgrown weeds, failure to fence, or accumulation of junk. Residents may not sell their lots in the first five years, serving as stewards of land rather than full owners of it, caretakers rather than full market actors.



Figure 1.1. Vacant lot (left) and Large Lot (right) in Englewood

The Large Lot owners with whom I worked were well aware of the value their land care practices generated for the City. While they celebrated the ability to create community places and beautify their blocks, they were not naïve to the ways the City is offloading the costs and responsibilities of land maintenance through Large Lots. One candidly spoke of her work on the land as doing “free security” for the City (personal communication, March 2018). City officials, on the other hand, had a different take. “Once an eyesore and a source of blight,” explained an official from the Department of Planning and Development (DPD), “the lots are now a community asset helping change perceptions of Englewood both within and outside the neighborhood” (personal communication, February 2018). A program officer at a nonprofit that supports the program’s implementation maintained that Large Lots is, in fact, “cultivating a politics of hope” in an area so long defined by its distress (personal communication, June 2018).

Under what circumstances does “hope” posture as “community empowerment?” How do tenuous and extractive forms of property register as “neighborhood-level wealth?” In the months I spent interviewing residents and joining them as they cut grass, planted gardens, and built parks on their land, the notion that \$1 lots get residents to do “free security” for the City grew increasingly palpable. Though it traffics in discourses of “community empowerment” and “creative placemaking,” Large Lots mobilizes conditional forms of ownership to enroll residents’ unpaid labor in maintaining and revalorizing vacant land. To investigate the historical and political-economic basis of this outcome – how it is that conditional property can pass as empowerment – this dissertation pursues three related lines of inquiry.

First, I compare the dominant understandings of vacancy informing Chicago’s revitalization initiatives to the causes of vacancy in Englewood by tracing the history of nearly three hundred Large Lots the City has sold there. I piece together this history through analysis of

around ten thousand property records and articles published by two major newspapers about each address since the early 1940s, which marked the beginning of the Second Great Migration that revolutionized Chicago's economic fabric and thoroughly transformed its socio-spatial structure. Urban planners and policymakers attribute Englewood's vacancy to disinvestment and the attendant failure of real estate markets: "plainly, the market was not interested in Englewood," determined a 2008 neighborhood plan by the Department of Planning and Development (Greater Englewood Community Plan, 2008: 7). Yet my analysis reveals that vacancy stems, not from disinvestment but, from the influx of *hyperextractive* investment in land and housing over the past seven decades: namely predatory mortgages, predatory tax lien purchases, and land installment contracts.

Second, to understand the forces that have granted legal sanction and economic feasibility to these forms of predation, I analyze two key nodes in Chicago's political economy of housing since the turn of the 20th century: (1) the making of the modern real estate market and (2) the enforcement of municipal housing code. Through analysis of primary and secondary materials on the early-20th century professionalization of real estate, I demonstrate that the real estate market's capacity to rationalize the accumulation of profit from land rests on its ability to articulate property with racial subjectivity. Even before federal redlining, value appraisal practices performed the racialized differential valuation of land such that the routine operation of the real estate market created the submarket differentiation necessary for the production of real estate profit. This upheld the asset value of whiteness while creating deeply racialized constructs of the proper(tied) economic subject that laid the groundwork for discriminatory practices of lending, selling, and leasing real estate in Chicago. These practices would create a racialized class of captive housing

consumers exploitable through the types of predatory property relations that have produced Englewood's vacancy.

In the 1960s and 1970s, investors mobilized such predatory property relations to turn Englewood's racial integration into an opportunity for extracting windfall profits from a decaying housing stock. Drawing on the archive of a community council in the western part of Englewood, I examine how these predatory property investments shaped local housing politics. I show that mounting anxieties about property depreciation and public resource withdrawal found expression in sustained resident-led efforts to improve building conditions in the neighborhood. Through these, white homeowners weaponized municipal housing code to manage African Americans' movement into the area: actions that normalized the surveillance of Black residents' personal and domestic lives to protect property values while creating localized constructs of Blackness as an aberrant relationship to property.

While planners and policymakers today champion restoring the political economy of land and housing on Chicago's South Side to address vacancy, Englewood's vacancy stems from two of the key pillars of this very political economy, namely the real estate market and housing code enforcement. Not only has their routine functioning in the neighborhood created abandoned buildings and vacant lots but, within capitalism's valuation of housing as a mere appreciating asset, it has also produced and organized social difference into hierarchies: those whose property must be protected from depreciating forces and those whose presence is deemed a depreciating force subject to surveillance, dispossession, and violence both structural and gratuitous. In short, the political economy of land and housing in Chicago has articulated property with racial subjectivity in service of capitalism's material needs and ideological bedrock. Englewood's vacant land and

buildings are spatial expressions of the historical co-production of race and property, or what legal scholar Brenna Bhandar (2018) calls “racial regimes of ownership.”

The historical understanding of the political economy of land and housing gained from archival research enables a critical interpretation of contemporary revitalization efforts in Englewood: this dissertation’s *third* line of inquiry. Drawing on ethnographic engagements with city planners’ and residents’ practices of revitalization, I show that Large Lots, though it purports to empower residents, mobilizes their unpaid labor to maintain vacant land. Residents take up the conditional forms of property established by the program because under institutionalized neglect and state-sanctioned speculation, these provide key, albeit limited, opportunities to stake claims to the neighborhood. Large Lots secures residents’ social reproductive labor as a subsidy for making orderly and commodifiable landscapes, linking race, place and power in pernicious ways. It thus reinstates racial regimes of ownership on Chicago’s South Side by continuing to position residents in differentiated, conditional, and extractive relations to land.

Theoretical Framing

This dissertation sits at the intersection of three bodies of literature within urban geography, history, and legal studies. I combine theories of ground rent from the urban political economy tradition with conceptual interventions made by legal scholars and geographers of law on property’s historical intersections with race. I contribute theoretical insights that enrich each area of scholarship while also advancing debates within the US historiography of housing and segregation.

Ground Rent and the Urban Political Economy of Land

In urban geography, the politics of vacant land and production of vacancy are primarily examined from a political economy perspective. Scholars working within the political economy tradition emphasize the centrality of space to the production of surplus value and management of capital-induced crises. Reworking Schumpeter's (1942) concept of 'creative destruction,' Harvey (2003, 2006) foregrounds the routine obliteration of physical forms and social relations that undergirds capital's uneven march across space and underwrites those spatial 'fixes' to crises that enable capital's reproduction. Uneven landscapes, the "hallmark of the geography of capitalism," express capital's dialectical tendencies toward fixity and mobility in its insatiable pursuit of profit (Smith, 2008:4). Not only do uneven landscapes reflect capital's logics, they also accommodate its expansionary flow by always instantiating new "frontiers of profitability:" sites where devaluation creates conditions for profitable new investment as the gap between actual and potential ground rent widens (Smith, 1996: 186). Areas of concentrated vacancy are thus residual but constitutive geographies of capitalist urbanism to be reabsorbed into capital's rhythms when it overaccumulates elsewhere.

By linking its historical production to broader processes of accumulation, political economy frameworks offer a relational understanding of vacancy amenable to struggles for structural transformation and to demands for a more just distribution of resources. They remain limited, however, in their capacity to account for the colonial and racial logics that have configured the legal, institutional, economic and sociocultural terrain on which contemporary land politics unfold (see Safransky, 2018). In addition, they offer limited conceptual tools for addressing what happens in the "ruins" of creative destruction. Specifically, the fundamental notion that the physical depreciation of neighborhoods causes a parallel decrease in the ground rent realized there

and propels “a net outflow of capital” (Smith, 1979: 544) elides the *continued* extraction of surplus from these spaces through an *influx* of predatory investment and forecloses attention to the historical conditions that enable it.

Recent research on the politics of vacant land in Rust Belt cities has illuminated both limitations by demonstrating that the processes of housing loss and dispossession that precipitate vacancy are deeply racialized (Safransky, 2014, 2016; Hackworth, 2018) and, further, that contemporary responses to vacancy such as planned shrinkage and land banking draw on an arsenal of discursive technologies and legal-institutional capacities rooted in settler colonial projects (Safransky, 2014, 2016) and racialized urban renewal (Rosenman et al., 2014). Moreover, this scholarship has begun to challenge narratives of capital abandonment by casting into relief the thriving speculative land and real estate markets that abound in areas of concentrated vacancy and which connect these landscapes to global circuits of finance capital (Akers, 2013; Akers and Seymour, 2018).

My article embraces these calls for theoretical attention to the “regimes of racialized accumulation” (Fraser, 2016) in which vacancy is embedded. Informed by conceptual engagements with race from the growing body of scholarship on racial capitalism, which I examine below, I understand race as a modality for the differential (de)valuation of life, land, and labor that underwrites the accumulation of profit. With Ruth Wilson Gilmore (2002), I engage race as a condition of possibility for capital and a central analytical category in the study of its historical geographies. In the political economy of land and housing, this approach locates the work of race in those processes that produce and mobilize social difference toward the differential (de)valuation of land crucial for the appropriation of ground rent. Analyzing the circulation of capital and production of vacancy then, necessitates attention to the broader social formations that bring

together scientific knowledge, legal mechanisms, cultural practices, and economic conventions to articulate race with property in support of modes of accumulation that are thoroughly colonial and deeply racialized: formations that legal scholar Brenna Bhandar (2018) calls “racial regimes of ownership.”

Through its analytical attention to racial regimes of ownership, this dissertation demonstrates that vacancy on Chicago’s South Side results not from the area’s abandonment by capital or a general absence of real estate investment but, rather, from the historical influx of hyperextractive and predatory investment in housing that mobilizes the conditions created by systemic racism to generate profit. The capacity of extant political economy theories of ground rent to account for this process is limited in two ways. First, in their claim that the physical depreciation of buildings causes a parallel decrease in the ground rent realized from the existing land use and incentivizes a “net outflow of capital” (Smith, 1979: 544), these frameworks fail to address a key fact revealed by the history of Englewood’s vacancy: African Americans’ constitution as captive housing consumers enabled real estate investors to decouple ground rent from physical depreciation, making a decaying housing stock the source of windfall profits. This decoupling of physical depreciation from ground rent is largely how real estate profit has been realized for decades on Chicago’s South Side but remains illegible to the theory of the “rent gap.” Second, extant political economy engagements with ground rent and the attendant theories of uneven development fail to address the central role that predatory investment predicated on systemic racism has played in producing urban decline insofar as they treat decline as a function of the mere presence or absence of capital. By mobilizing “racial regimes of ownership” as an analytical lens in the study of vacancy, this dissertation illuminates the limits of “disinvestment” as an explanatory narrative for socio-spatial inequalities. In so doing, it expands political economy

frameworks' capacity to account for the constitutive role of race in the appropriation of ground rent and configuration of urban landscapes.

Race and Property in Racial Capitalism

Cedric Robinson (1983) advanced the concept of “racial capitalism” to highlight the integral work of race in surplus extraction. Robinson demonstrated that the “racialism” through which feudal Europe naturalized an unequal social order organized according to linguistic and regional particularities shaped Western conceptions of society and subsequently structured capitalist class formation and accumulation. Robinson’s challenge to orthodox Marxism’s privileging of waged work as the sole site of exploitation has prompted closer attention to capitalism’s dependence on a racialized division of labor engendered by colonialism, chattel slavery, and its afterlife (Hartman, 2007:6; see Dawson, 2016; Fraser, 2016; Kish and Leroy, 2015; Melamed, 2015; Pulido, 2016; Singh, 2016).³ This scholarship situates race as a modality for the differential (de)valuation of life, land, and labor that accrues to capital, and trains the analytical lens on those processes that construct, naturalize, and instrumentalize difference in the interest of profit.⁴

Property has been a key mechanism for the creation of differentially (de)valued labor – expropriated and exploited, free and captive, paid and unpaid – and for the settler appropriation of land that underwrites accumulation in racial capitalism.⁵ In the US, racially contingent conceptions of ownership (of land or one’s body) provided the material and ideological basis for the seizure of indigenous land and exploitation of enslaved labor that enabled capitalism’s development (Harris, 1993; Du Bois, 1935 and Johnson, 2013 on capitalism’s ties to slavery). The ideology of improvement that designated indigenous land as improperly cultivated to justify its possession by

Europeans made property a definitive feature of the racial hierarchies constructed to rationalize the settler state's land, resource, and labor needs (Harris, 1993; Bhandar and Toscano 2015; Bhandar, 2018). These racial hierarchies marked indigenous and enslaved individuals as deficient in "the requisite cultural practices, habits of thought, and economic organization to be considered as sovereign, rational economic subjects" (Bhandar, 2018: 3), making "proper" possession of land and of the body defining features of modern economic subjectivity. Property's articulation with race has unfolded across legal, economic, scientific, and cultural domains to form what Bhandar (2018) calls "racial regimes of ownership."

In this dissertation, I mobilize the concept of "racial regimes of ownership" to study the historical production of vacancy. Drawing on the history of vacancy in Englewood, I position "racial regimes of ownership" as a key analytical category for understanding capital's circulation in search of ground rent. In this vein, this study expands political economy frameworks' capacity to address the racial logics that configure the terrain of contemporary land politics. In so doing, the dissertation also contributes to the scholarship on intersections of race and property by showing that, like law, real estate markets and housing code enforcement practices have been key fulcrums for the co-production of property forms and racial subjectivities in the US.

Histories of Housing and Residential Segregation in the US

The rich historiography of housing in the US documents realtors' adherence to an ethical code that enforced racial steering, their advocacy for racial zoning and restrictive covenants, and their support of white property owners' associations' violent opposition to integration in the early 20th century (Abrams, 1955; Helper, 1969; Tuttle, 1970; Hirsch, 1983; Garb, 2005; Gotham 2014; Kruse, 2005). During the Depression, the Home Owners' Loan Corporation (HOLC) built on these

practices to develop a risk appraisal system that made race and nationality leading indicators of mortgage investment security. The Federal Housing Administration's (FHA) subsequent use of HOLC's residential security maps institutionalized segregation by withholding mortgage insurance from nonwhite urban neighborhoods while extending cheap housing credit to the suburbs (Bradford, 1979; Jackson, 1980, 1985; Sugrue, 1996; Freund, 2007; Light, 2010; Rothstein, 2017; Connolly et al., 2018). Redlining not only subsidized white suburban wealth but also promulgated a "racist theory of value" (Abrams, 1955) and shifted whites' rationale for segregation toward colorblind economic justifications that integration would disrupt the free market for housing (Freund, 2007).

New Deal housing programs institutionalized discriminatory practices that an alliance of realtors, planners, life insurance companies, and government officials had attempted to consolidate for decades (Connolly et al., 2018; Taylor, 2019; Walker, 2019). Historians attribute these earlier efforts to scientific racism, the municipal zoning movement, and to ideas about race and property originating in the Chicago School's urban ecology models (Jackson, 1980; Freund, 2007; Light, 2011). These efforts embedded racial discrimination within the system of buying and selling real estate because it was, as Keeanga-Yamahtta Taylor (2019: 7) succinctly puts it, "good business." Specifically, discriminatory selling and lending practices generated wealth by bifurcating the housing market and manufacturing scarcity on both sides, making real estate a key fulcrum for anti-Black racism (Connolly, 2014: 6). Indeed, racism has historically been a "hatred the nation could bank on" (Connolly et al., 2018: 512) through predatory property relations and a complex political economy of the "race tax" contingent on African Americans' constitution as captive housing consumers (Ture and Hamilton 1992 [1967]; Satter 2009; Connolly, 2014; Taylor, 2019).

The market imperative for segregation institutionalized by New Deal housing programs thus standardized an array of practices borne out of realtors and white homeowners' decades-long efforts to uphold segregation's economic necessity (see Freund, 2006). In 1917, the Chicago Real Estate Board invoked declining property values in integrated blocks to organize white property owners into associations that could resist integration, often violently (Tuttle, 1970). The Board also mobilized declining property values to demand, unsuccessfully, restricted African American immigration until regulations in leasing and selling along racial lines were implemented to "prevent lawlessness, destruction of values and property and loss of life" (Tuttle, 1970:276) of the kind delivered by the associations realtors helped rally. In response to the summer 1919 uprisings challenging institutionalized and white vigilante violence against African Americans, the real estate industry disarticulated separate and unequal housing from this structural violence by invoking the "market" as an autonomous force prescribing segregation. Shortly after, Chicago realtors referenced declining tax assessments in the city's Black Belt to emphasize the depreciating effects of "this racial phase of land occupation" (National Association of Real Estate Boards [NAREB], 1919: 31). Ascribing this depreciation to an impersonal and inevitable "public sentiment" (NAREB, 1919: 31) seemingly floating in the market, realtors disavowed having actively created this sentiment in pursuit of legitimacy and a dual market that exploited African Americans' restricted housing access through rent hyperinflation (Tuttle, 1970; Hirsch, 1983).

The pertinence of race for the production of profit in real estate calls for analytical approaches that embed real estate practices and property politics firmly within the historical arc of racial capitalism (see Jenkins, 2018; Walker, 2019). The historiography of housing locates the work of race in practices of inclusion and exclusion – such as from housing and credit markets – driven by the prevailing idea that racial integration diminished property values.⁶ This dissertation

elucidates how the housing market itself was constituted as a race-making mechanism. I show that the nascent real estate industry at the turn of the 20th century constructed the real estate market as an infrastructure whose capacity to rationalize the appropriation of ground rent rests on its ability to seize upon and reproduce racial difference through the differential valuation of land. In so doing, I advocate conceptual engagement with the fundamental ways in which the real estate market depends on and reproduces racial regimes of ownership through its routine operation.

Research Design and Methods

This study combines archival and ethnographic methods to generate historically informed, empirically grounded, and policy-relevant insight on the gaps between the aspirations and practice of community-centered revitalization. Through three related lines of inquiry, I examine how vacant land revitalization efforts are reworking the political-economic forces that produce vacancy and recasting historical articulations of race and property on Chicago's South Side. Below, I describe the data and methods employed in each inquiry.

Inquiry I: The Historical Production of Vacancy in Englewood

To investigate the causes of vacancy in Englewood, I trace the postwar history of 295 lots the City has sold there through the Large Lots program. This analysis is informed by nearly ten thousand property records obtained from the Cook County Office of the Recorder of Deeds and the Cook County Clerk. These include deeds, mortgage and trust-deed forms, mortgage foreclosure documents, land installment contracts and declarations of contract forfeiture whenever these were recorded, tax deeds, liens, and demolition and tax lien sale records. Property documents since the year 1985 have been digitized and published online in the County Recorder of Deeds website. Documents from prior years are available in microfilm (up to 1975) and as digital scans stored in

computers at the County Recorder's office (1975-1985). Log books of property tax lien sales are warehoused at two Cook County Government buildings in Chicago.

Over the course of three months in fall of 2018, I reviewed property documents and kept detailed records highlighting key moments in the history of the study buildings: when and between whom building transfers occurred; the money exchanged in these transactions; the value and terms of land installment contracts and the times when they were forfeited, whenever this information was recorded; mortgage loan amounts and terms; dates on which mortgage foreclosure was filed; liens placed on the property for construction or rehabilitation; the amount of money issued to the owners of the study buildings through home improvement loans; property tax payment history; times when property tax debt was sold or tax deeds were issued to tax buyers, and so on. These records helped me reconstruct details about who sold and bought the study buildings and for how much; how the purchases were financed and when the financing terms were predatory (e.g. balloon-payment mortgages or land installment contracts); when owners took out home improvement loans and performed repairs; when the City initiated and completed demolitions; how much the City paid for each demolition, and so on. Appendix A provides a more detailed account of my data collection and analysis process for this part of the study.

Articles published about each address by two local newspapers since 1945 – *The Chicago Tribune* and *The Chicago Defender* – helped contextualize the findings of archival research. The articles I found and reviewed ranged from classified ads to bulk sale listings of foreclosed homes by the Department of Housing and Urban Development, to pieces celebrating the accomplishments of the residents who lived in the study buildings, to reports of crimes that occurred at these addresses, to pen pal and matchmaking columns that the residents who lived in these buildings wrote to. My analysis of the data collected through document review in newspapers and at the

offices of the Recorder and the Clerk focused on identifying, first, the immediate causes of demolition on each lot and, second, the longer-term processes that precipitated them.

This part of my dissertation compares the causes of vacancy in Englewood to the dominant understandings of vacancy shaping revitalization efforts. To examine the dominant understandings of vacancy that inform city planners, policymakers and nonprofit professionals working on revitalization in Chicago and across the US Rust Belt, I analyzed four sets of data: (1) reports by think tanks that disseminate technical and policy assistance on matters related to urban vacancy and land policy, namely the Center for Community Progress, the Lincoln Land Institute, and the National Vacant Properties Campaign; (2) monthly webinars on vacant-land revitalization hosted in 2017-2019 by the Center for Community Progress and featuring leading experts in urban redevelopment from the for-profit and nonprofit sectors; (3) articles in magazines, newspapers, and online media outlets on vacancy and revitalization; and (4) presentations by and informal interviews with eight redevelopment professionals at the national Reclaiming Vacant Properties Conference in Milwaukee in May 2018.

My analysis aimed to uncover the dominant narratives being constructed around vacancy as well as the assumptions, principles, and knowledge that shape understandings of vacancy's causes and effects. I analyzed data collected from reports, articles, and informal interviews by employing descriptive coding that took stock of recurring terms and ideas, followed by analytical coding that identifies and interprets themes emerging across texts (Waitt, 2010). To examine how unity of meaning on vacancy is achieved, I followed Fairclough's (1989) approach to critical discourse analysis, involving description of the text's rhetorical stance, interpretation of the context in which the text is disseminated, and explanation of the text's ideological thrust.

Inquiry II: The Racial Political Economy of Real Estate in Chicago

To investigate the forces that lent economic feasibility and legal sanction to the types of predatory investments that produced Englewood's vacancy, I examined two nodes in the political economy of real estate since the turn of the 20th century: (1) the making of the modern real estate market and (2) the enforcement of municipal housing code.

My analysis of the making of the modern real estate market is informed by primary and secondary materials that illuminate the debates, interests, and dilemmas surrounding the professionalization of real estate and reveal the ideas about race and property informing appraisal methods and conventions in the early decades of the 20th century. These include (1) issues of the National Association of Real Estate Boards' [NAREB] main publication, the *National Real Estate Journal*, from 1917 until the early 1940s; (2) reports of NAREB conventions during this time; (3) key texts in economics and land economics, which influenced appraisal principles; (4) appraisal glossaries, instructional texts, and handbooks published by NAREB, the American Institute of Real Estate Appraisers, and leading appraisers; and (5) a broad collection of instructional materials distributed to appraisal students such as demonstration appraisal reports, course syllabi, and instructor lecture notes for urban land economics courses at the Northwestern University School of Commerce, a leading center for land economics in the 1920s and early 1930s. These materials offer a view of the construction, circulation, and authorization of ideas about racial integration's property-depreciating effects in the decades leading up to the institutionalization of redlining.

My analysis of municipal code enforcement is informed by the archived records of the South Lynne Community Council, a predominantly white residents' association active in the western part of Englewood between 1957 and 1972. Housed at the Chicago History Museum, this archive contains a large collection of council meeting minutes; newsletters; reports on area

physical, economic, and social conditions; council correspondence with banks, realtors, and city government officials; logs of concerns residents brought to the council, including rumors about African American residents moving in and complaints about local building conditions; inspection reports completed by residents who conducted local property surveys, and so on. Besides analyzing council records, I reviewed articles published in *The Chicago Tribune* during this period about the council and the area. These shed light on the council's relations to city government and revealed the social and economic transitions underway in the western part of Englewood from the late 1950s until the early 1970s. My analysis of newspaper articles and council records sought to identify local attitudes about and responses to racial integration. In interpreting these documents, I focused on the discourses and practices that either linked or dissociated integration and property values/conditions, with the aim of examining how ideas about integration and property depreciation propagated by realtors were received, circulated, or contested locally.

Inquiry III: Large Lots and the Labor of Revitalization in Englewood

This inquiry on the socio-spatial impacts of the Large Lots program in Englewood is informed by qualitative data collected primarily through semi-structured interviews, document analysis, and participant-observation.

I conducted semi-structured interviews with three groups of actors holding varying degrees of authority and involvement in vacant land revitalization. First, to understand the factors shaping vacancy problem framings, I interviewed two officials at the Chicago Department of Planning and Development who have worked on Large Lots since its inception. Through “structural questions” (Dunn, 2010) that encourage respondent reflection on the factors informing their actions, I probed the knowledge, objectives, assumptions, principles, visions, as well as financial and institutional

constraints that shape planners' understandings of vacancy and perceived effects of resident-led revitalization. Document analysis of city plans such as the Five-Year Housing Plan (2014-2018) and the Green Healthy Neighborhoods Plan complemented the findings gathered through these interviews by elucidating the broader interests and imaginaries that shape the pursuit of vacant land revitalization in Chicago.

Second, I conducted similarly structured interviews with seven community development professionals at nonprofits involved with programmatic support and outreach for the Large Lots program. This group included individuals at grassroots organizations and local development nonprofits in Englewood and those at large community development corporations that operate across the city. To select these individuals, I employed a combination of criterion sampling based on their specialization and snowball sampling based on referrals from Planning and Development officials. Findings gathered at this research stage supplemented those gathered from the first set of interviews by offering a more detailed understanding of, first, Large Lots' historical development and reception in Englewood and, second, the technical support available to lot owners.

Third, I interviewed twenty Large Lot owners in Englewood about their experiences with the program. I recruited respondents through two sampling strategies. I used convenience sampling to connect with Large Lot owners at community meetings and events, and snowball sampling based on referrals from these lot owners and from leaders at a local residents' association. In addition, I recruited six of the respondents in this group by knocking on their door and introducing my research. My interviews with Large Lot owners probed their visions and aspirations for the community; their attitudes and feelings about vacancy in the neighborhood; their reasons for participating in Large Lots; their perceptions of the program; and the time, labor, and financial demands but also benefits of land ownership.

I conducted participant-observation of the labor of revitalization by working with eight Large Lot owners on their land over an extended period of time. My observations focused on the work of land maintenance (weeding, mowing lawns, gardening, planting trees, removing garbage, building parks and playgrounds, erecting fences, and so on) and on lot owners' relations to land and to their neighborhood. While working on the lots, I paid close attention to discussions that emerged about residents' reasons for participating in Large Lots, their aspirations for their lots and their neighborhood, the challenges they encountered in maintaining the land, and so on. These observations supplemented findings from interviews with this group of actors. I synthesized my field notes from these experiences each week and identified emergent themes that guided subsequent participant-observations and interviews with lot owners (see Charmaz, 2006).

To understand the broader social context that shaped Large Lots' implementation and its effects in Englewood, I attended or volunteered at community events including the meetings of a resident group engaged in neighborhood-level planning, job fairs organized by a community development organization, two Large Lots informational sessions for prospective owners, community policing meetings, and neighborhood cleanup events organized by a local nonprofit. Conversations with participants at these events and my interviews with Large Lot owners revealed the significant displacement pressures Englewood residents feel and manage daily in a neighborhood shaped by historical and ongoing processes of speculation. To understand these processes, I conducted participant-observation at several investor- and developer-led events on property acquisition on Chicago's South Side and at the Cook County Annual Tax Sale in May 2018. These complemented findings about the broader political economy of vacant land gathered through informal interviews at the National Reclaiming Vacant Properties Conference.

Bridging archival and ethnographic methods enabled me to relate Englewood's vacancy to a longer history of hyperextractive and predatory property relations that have configured South Side Chicago landscapes. This, in turn, afforded a critical and historically informed perspective on the gaps between the aspirations and practice of resident-led revitalization in the neighborhood.

Case Selection

"Chicago's first product was real estate," writes Elaine Lewinnek (2014). In 1833, when the city was incorporated on the territory of the Potawatomi, the Odawa, and the Ojibwe, its economy centered around the selling of prairie land to speculators and settlers. By the 1920s, Chicago had emerged as a national center for the production of knowledge and expertise in real estate economics and appraisal science. Home to the nation's largest real estate and housing organizations, Chicago became the birthplace of real estate theories and practices that would shape how land and housing markets were organized across the United States (Light, 2010; Moser, 2017). From urban renewal to mortgage underwriting practices, the policies that have most significantly configured the socio-spatial fabric of US cities have their origins in Chicago (Hirsch, 1983; Light, 2009; Nightingale, 2012; Moser, 2017). By 1960, Chicago had established "something shockingly close to absolute ghettoization of its Black population" on the South and West Sides through housing policies, real estate practices, and other mechanisms of racial containment that would be replicated across the nation (Satter, 2009: 352). In Whet Moser's (2017) words, Chicago was a "laboratory for segregation in the 20th century." For a study of the racial political economy of land and housing, then, Chicago offers a paradigmatic case.

Since the early 2000s' anchoring of city planning and housing policies fully around a "gentrification-centered redevelopment" agenda, Chicago has struggled to reinvent itself

politically and economically (Wilson, 2018). On the South Side, an alliance of city government officials, business leaders, and private developers have led this agenda through the “rediscovery” of the area’s vibrant history and cultural authenticity now packaged for investment and high-end consumption (Hyra, 2008; Grams, 2010; Wilson, 2015, 2018; Wilson and Sternberg, 2012). Accompanying this culture-led redevelopment vision has been the removal of legal and economic barriers to investment in real estate to constitute parts of the South Side as desirable places for upper-income residents to live in. Where interest by private developers remains weak, as in Englewood, swaths of vacant land have instead become the target of an expansive array of resident-led revitalization programs oriented around “creative placemaking” and “community empowerment.” In Englewood, which has Chicago’s second-highest vacancy rate at 30% (Woodstock Institute, 2019), the Large Lots program is chief among these efforts. Insofar as it embodies the two key logics informing responses to vacancy across the Rust Belt – namely the pursuit of revitalization through the privatization of vacant land and its framing as an opportunity for equitable development – Large Lots offers a constructive case for examining the social and spatial implications of community-centered vacant land revitalization efforts in other postindustrial cities including Cleveland, Pittsburgh, St. Louis, and Philadelphia.

Limitations and Positionality

When I embarked on this project, I planned for the ethnographic findings to occupy more than one chapter of the dissertation. While interviews with Large Lot owners and participant-observation of the labor of revitalization constituted a significant part of my research, they became part of a much broader study of the operation of structural power in Chicago’s racial political economy of land for two reasons. First, I realized quickly in the field just how much residents’

experiences with and understandings of vacancy differed from those of city planners, policymakers, and even community development professionals. This revealed the need for a rigorous and historically informed investigation of the causes of vacancy that accounted for the constitutive work of race in shaping South Side Chicago landscapes, which prompted more archival and document research than anticipated. Second, although the fact that I worked closely with many Large Lot owners on their land helped me establish strong relationships based on friendship and mutual trust, my interview questions at times put residents in the position of having to recount the trauma of structural violence for the sake of my data collection. When this happened, I initiated honest conversations about the sometimes-exploitative nature of research – conversations that in fact strengthened the trust in my relationship with many Large Lot owners. However, I remain critical of the emotional demands that my search for evidence sometimes made of my interlocutors and chose to spend a more significant part of my time in the field “studying up” (Nader, 1972).

My outsider position as a white woman not from Chicago made my presence at some community events vaguely suspicious, especially early in the course of fieldwork. My position as a researcher prevented me from connecting with a key community figure whose perspective would have greatly enriched this study: a leader at a local residents’ association who denied my request for an interview based on what they called researchers’ lack of long-term accountability to their interlocutors. On the other hand, my whiteness sometimes enabled me to engage in participant-observation uninhibited in settings where I might have otherwise been met with suspicion or harassment. In the six days I spent standing outside the Cook County Treasurer’s Office to observe the annual tax sale, for example, I was not asked to explain my presence – a privilege not afforded to many others whose mere existence at public spaces and institutions is so often treated as a threat.

This study's analysis of the historical production of vacancy provides a wealth of information about the history of predatory property relations in Englewood but also suffers from two key limitations. First, the analysis likely understates the extent of predation. The mechanisms by which realtors and investors exploited Black Chicagoans' constitution as a captive market to lock them into hyperextractive housing – namely land installment contracts – were often left unrecorded. In addition, mortgage documents do not always state the loan terms and interest rates, which poses challenges for identifying high-cost or predatory loans. Because my analysis of the historical production of vacancy relies primarily on property documents recorded with the County Recorder of Deeds, my findings likely underestimate the use of land installment contracts and their forfeiture as well as the extent of predatory lending. Second, my reliance on property records to trace the production of vacancy elides Englewood residents' acts of individual resistance and collective mobilization against predatory property relations. Community organizing efforts against land installment contracts and other predatory housing arrangements in Chicago are detailed in the pathbreaking work of Beryl Satter (2009), Ta-Nehisi Coates (2014), and Keeanga-Yamahtta Taylor (2019) but remain unstudied in Englewood, suggesting an important area for future research.

Map of the Dissertation

Chapter II investigates the historical causes of vacancy in Englewood and compares these to the dominant understandings informing responses to vacant land and buildings in Chicago. By foregrounding vacancy's basis in racial regimes of ownership, this chapter illuminates the limits of “disinvestment” as a discourse animating city planning practice and as a concept informing urban scholars' analysis of socio-spatial inequalities.

Chapter III locates the conditions enabling the predatory property investments behind Englewood's vacancy squarely within the real estate market. I demonstrate how at the turn of the 20th century, the nascent real estate industry embedded eugenicist ideas about private property's "race improvement" function within the modern real estate market such that its routine operation performed the differential valuation of land and generated deeply racialized constructs of the proper(tied) economic subject. These constructs would lay the ideological groundwork for federal redlining, which created a racialized class of captive housing consumers subject to myriad technologies of housing predation.

Chapter IV examines the localized effects of these racialized constructs of the proper(tied) economic subject in Englewood in the 1960s and early 1970s, when white homeowners mobilized municipal housing code to manage African Americans' movement into the area in an effort to forestall anticipated property depreciation and public resource withdrawal. These actions penalized Black Chicagoans for the enduring effects of the same real estate practices that locked them into hyperextractive, deteriorating housing while subjecting their homes and everyday lives to routinized surveillance. In the process, they created localized constructs of Blackness as an aberrant relationship to property.

Chapter V examines efforts to revitalize vacant land through the Large Lots program in Englewood. Focusing on Large Lot owners' labor of revitalization, the chapter demonstrates how the City of Chicago uses conditional property to mobilize residents' social reproductive labor of land care as a cost-saving and revenue-generating mechanism. In so doing, the City reinstates racial regimes of ownership on the South Side by continuing to place residents in differentiated, tenuous, and extractive relations to land.

The Conclusion summarizes my contributions to theory and outlines policy recommendations that help bridge the gaps between the aspirations and practice of community-centered revitalization in Chicago.

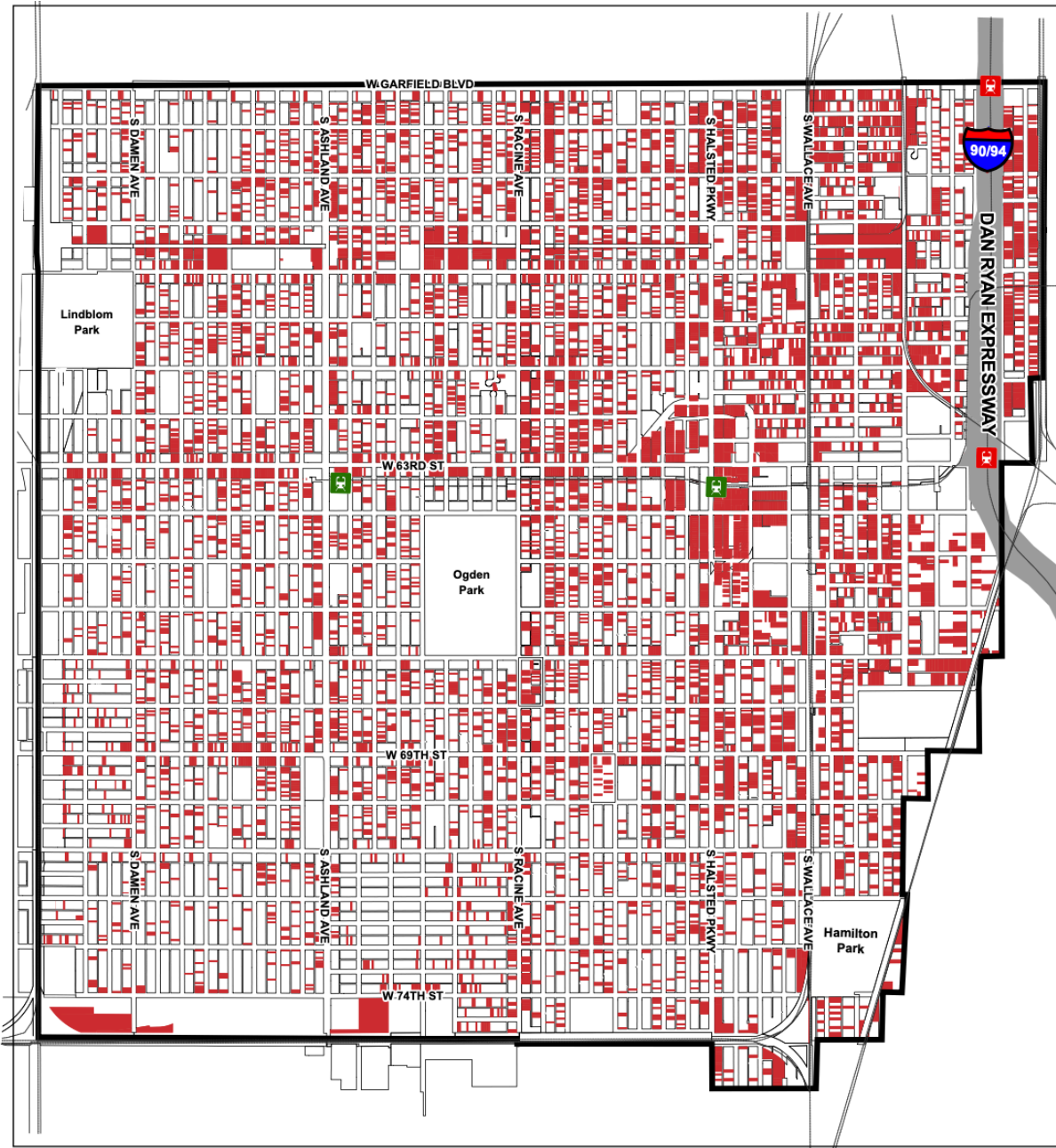
CHAPTER II

Rethinking ‘Disinvestment’: Historical Geographies of Predatory Property Relations in Englewood

Introduction

The “blocks of inner-city debris” in Englewood were the focus of the second of four investigative reports by Gregory Gordon and Albert Swanson on the “deterioration of the nation’s greatest cities” in December 1976 (Gordon and Swanson, 1976). In rhetorical flourishes reminiscent of Joseph Conrad’s *Heart of Darkness*, the reporters described the stretches of vacant land and buildings in this “black heart of Chicago’s sprawling South Side, the nation’s biggest slum” as “unmistakable symptoms of the cancer that is eating away at the inner city: *distrust, disinterest, disinvestment.*” Remarkably, as they proceeded to expose speculators who abused federal mortgage subsidies for enormous personal gain and insurance companies that charged local homeowners six times the rates of their suburban counterparts, Gordon and Swanson revealed an essential detail about Englewood’s socio-economic transformation: driving its decline were not just “disinterest” and “disinvestment” but, crucially, *predatory interest* and *lucrative investment in distress*.¹ While this detail eluded the reporters, it was not lost on Chicago’s working-class Black communities, whose systematic constitution as a captive market made access to anything from food to housing to credit subject to a “race tax” (Ture and Hamilton, 1992 [1967]; Satter, 2009; Taylor, 2012).

Englewood’s stretches of vacant land have expanded in the forty-four years since Gordon and Swanson declared that the neighborhood seemed to be “nearing the end of the cycle,” (Figures



Source: Camiros, Ltd.

Legend

Vacant Parcel

Figure 2.2. Vacant lots in Englewood (2006). This map includes City-owned and privately-owned vacant lots

Source: Greater Englewood Community Plan (2008)

“Disinvestment” is capacious. It offers incisive insight into vacancy insofar as it relates the South Side’s decline to the post-1970s shift in the allocation of state resources away from life-making institutions like health and education toward “death-dealing” (Gilmore, 2002) capacities like policing and incarceration.² It is limited, however, in its ability to address the political economy of the “race tax” and its central role in configuring South Side landscapes. Attention to this racial political economy reveals that Englewood’s vacancy results not from disinvestment but from the sustained influx of *predatory* and *hyperextractive investment* in land and housing: investment that warrants reconsideration of many commonly held ideas about markets, property, and race in urban planning, policy, but also theory circles.

Property in colonial North America has historically functioned as a “race-making institution” (Bonds, 2018) and race has been a fulcrum for organizing relations of ownership – of land or of one’s body – which structure the differential (de)valuation of life, land, and labor that accrues to capital³ (Cacho, 2011). As intertwined modalities for creating social difference and channeling it into profit, race and property have developed through related logics of abstraction to provide the ideological basis and material foundations for the co-constitutive projects of settler colonialism and racial capitalism in North America. Property’s co-production with race in the US has unfolded across legal, economic, scientific, and cultural domains to form what legal scholar Brenna Bhandar (2018) calls “racial regimes of ownership” (see also Harris, 1993; Bhandar and Toscano, 2015; Safransky, 2014, 2016; Ranganathan, 2016). Racial regimes of ownership entered the purview of policy with renewed urgency following the racialized dispossession wrought by the housing and financial crises of the late 2000s, and responses subsequently centered on regulating mortgage lending and restoring stagnant real estate markets. Yet the decades-long making of vacancy in Englewood reveals that racial regimes of ownership are endemic to real estate markets.

I argue that property's articulation with race is in fact essential to the functioning of markets as infrastructures for rationalizing the appropriation of ground rent.

The institution of private property confers on owners monopoly control over land that enables them to appropriate surplus – a value capture that Marx (1991 [1894]: 772) describes in *Capital: Volume III* as “ground rent,” or “the economic form in which landed property is realized.” In the political economy tradition, “ground rent” refers, in other words, to the economic returns secured from ownership of land and real property. Geographers working within this tradition emphasize that ground rent plays a central role in configuring urban landscapes by coordinating the circulation of capital (see Harvey, 1974, 1982; Smith, 1979). In his seminal theory of gentrification, Neil Smith (1979) argued that capital's late-1970s “return” to the so-called inner city after decades of suburbanization, and the attendant restructuring of urban space, was a rational market response to the operation of the “rent gap” – the difference between the ground rent actually realized from the current use of the land and that which can be potentially realized from a different use. Smith argued that the economic depreciation of neighborhoods – whether propelled by the physical deterioration of buildings or induced by redlining from governmental and financial institutions – causes a parallel decrease in the ground rent realized from the existing land use. This, in turn, incentivizes undermaintenance and a “net outflow of capital” into neighborhoods or economic sectors with more optimal rates of profit (544). As the gap between the rent actually realized and that which can be capitalized from a different use of the land subsequently widens, disinvestment establishes conditions for profitable new investment and redevelopment.

The history of housing in Englewood over the past seven decades, however, reveals that investors secured massive returns from real estate in the area despite withholding investment. For instance, one investor bought a building for \$16,000 in 1955 and sold it on contract to an African

American couple for \$27,500 (172% markup) five years later, using the revenue from contract installments to pay off a loan for another investment building. After this and a second contract sale were forfeited – inevitably so, considering the exorbitant monthly installments – the building was so deteriorated that the City filed for demolition in 1970. Still, the investor was able to sell it for \$15,500 less than a year later, this time to an FHA-insured buyer who had to borrow over \$1,000 for home improvement within three years before defaulting in 1975. This history of predation through property is inscribed on the landscape in Englewood, where ground rent was delinked from physical depreciation and deteriorating buildings were a continuous source of immense profit throughout the 1960s and 1970s. This uncoupling of physical depreciation from ground rent has played a crucial role in the accumulation of real estate profit on Chicago's South Side yet remains uninterrogated by traditional political economy rubrics. My analysis of the production of vacancy in Englewood bridges this lacuna and illuminates the constitutive work of racial regimes of ownership in the circulation of capital and production of urban space. Through this, the chapter challenges two related narratives shaping contemporary responses to vacancy: (1) the notion that vacancy results from abandonment by capital, and (2) the notion that vacancy is an outcome of failed real estate markets.

I begin by foregrounding the dominant narratives informing responses to vacancy in urban planning and policy circles, and highlight the firm hold of discourses of disinvestment and market failure on how planners, policymakers, nonprofit professionals, and private redevelopment actors understand vacancy. This analysis is informed by four sets of data: (1) reports by think tanks that disseminate technical and policy assistance on matters related to urban vacancy and land policy, namely the Center for Community Progress, the Lincoln Land Institute, and the National Vacant Properties Campaign; (2) monthly webinars on vacant land revitalization hosted in 2017-2019 by

the Center for Community Progress and featuring leading experts in urban redevelopment from the for-profit and nonprofit sectors; (3) articles in magazines, newspapers, and online media outlets on vacancy and revitalization; and (4) presentations by and informal interviews with redevelopment professionals at the national Reclaiming Vacant Properties Conference in May 2018.

Next, I review the literature on housing segregation in Chicago in the first half of the 20th century to provide context for my analysis of the causes of vacancy in Englewood. Here, I focus primarily on the late 1960s' shift from African Americans' exclusion to their "predatory inclusion" (Taylor, 2019) into the housing market. Building on Keeanga-Yamahtta Taylor's (2019) path-defining book on the role of federal low-income homeownership programs in reinscribing racial residential segregation in the late 1960s, I argue that this historical moment ushered in a new racial regime of ownership and entrenched the social and material conditions that subsequently precipitated vacancy in Englewood.

I then investigate the causes of vacancy in Englewood⁴ by tracing the postwar history of 295⁵ lots the City has sold there through Large Lots, a program that transfers \$1 lots to property owners in 34 South and West Side neighborhoods. This analysis is informed by nearly ten thousand property records obtained from the Cook County Office of the Recorder of Deeds and the Cook County Clerk. These records include deeds, mortgage and trust-deed forms, foreclosure documents, land installment contracts, declarations of contract forfeiture, tax deeds, liens, and tax debt sale records. Articles published about each address by two local newspapers, *The Chicago Tribune* and *The Chicago Defender*, help contextualize the findings of archival research. My analysis in this section focuses on identifying, first, the immediate causes of demolition on each lot and, second, the longer-term processes that propelled them. The findings of this analysis situate

vacancy squarely within the historical articulation of race and property which results, I argue, not from the failure of real estate markets but from the routine operations by which they accommodate capital's circulation in search of rents. In a concluding discussion, I situate racial regimes of ownership as a modality for the appropriation of ground rent and thus both a condition of possibility for capital and a key analytical category in the study of its historical geographies, including the geographies of vacancy on Chicago's South Side.

Vacancy in Urban Policy Imaginaries and Planning Practice

In planning and policy circles, vacancy is typically understood as an outcome of disinvestment and explained by reference to capital's historical abandonment of the "inner city." This understanding informs an expanding array of policies and programs in Chicago that seek to unlock the market's purported ability to bring land to "productive use" by removing legal and economic barriers to investment in land and real estate. From the municipal to the federal level, these interventions include tax-increment financing, troubled-building and forfeiture initiatives, fast-tracked demolition, land banking, Neighborhood Stabilization Program funding and, more recently, tax incentives for Opportunity Zone investments. Driving these efforts is the premise that vacancy results from "poverty, economic decline, and market failure" (Mallach, 2018: 5) and causes continued neighborhood distress through declining property values (National Vacant Properties Campaign, 2005), eroding community cohesion (Grodzinski, 2019), and escalating crime (Garvin et al., 2013; Branas et al., 2016; Kondo et al., 2016; Branas et al., 2018).

In communities of practice and expertise on vacancy across the nation, vacant and abandoned properties are understood to reflect weak real estate market conditions and a lack of demand for housing (Mallach, 2018). They are seen as "eroding the economic and social fabric of

communities,” (Center for Community Progress, 2010: 45), precipitating social fragmentation, and propelling further abandonment by signaling an absence of care (National Vacant Properties Campaign, 2005). In this view, vacant lots signal a lack of stewardship that “reduces the aesthetic and real value of community property, increasing both property crime and violent crime” (Sing, 2018) while “undermining the sense of community and discouraging any further investments” (Alexander, 2015: 14). Revitalization is in turn pursued by facilitating developers’ access to “suitable vacant properties at realistic prices with clear, marketable title” (Mallach, 2018: 5) to attract and expedite investment. Reviving lagging real estate markets also entails proactive efforts at improving perceptions of high-vacancy neighborhoods, encouraging resident engagement and “block building” to develop social capital, and developing “market-rate, market-ready housing” (Beniston, 2018). By positing vacancy as an outcome of market failure, disinvestment narratives leave intact the market’s presumed primacy as a mechanism for organizing access to land and housing, in fact reaffirming it as they grant economic and moral sanction to new rounds of commodification.

Where private investment is deemed unviable, side lot programs cast vacant land as a “canvas to empower residents and create a sense of ownership” (O’ Keefe, 2018) through gardening and other environmental stewardship projects. These programs’ community empowerment claims are reinforced by a growing consensus that the deterioration of the built environment causes social disintegration and is subsequently a site of intervention toward both public safety and community development. Of particular note is the green recapitulation of “broken windows” policing logics in a proliferating array of public health studies on vacancy’s correlation with crime. In urban redevelopment circles, these studies are increasingly invoked to push for programs that engage residents in land maintenance and creative placemaking projects.

As noted by a senior officer with the Safety and Justice Program of the Local Initiatives Support Corporation, a national community development nonprofit, at a webinar organized by the Center for Community Progress (Perkins and Earl, 2019):

What we're finding is that the idea of imposing a broken windows strategy from outside as an institutional actor doesn't really work. What works is when a community takes care of itself with community members, for example, out sweeping the sidewalk, picking up litter: those are the communities that protect themselves from crimes. And so when we're able to address blight in conjunction with community members, we find that the impacts expand.

Urban redevelopment professionals base their advocacy for creative placemaking on ongoing research being done by scientists at the USDA-Forest Service Northern Research Station as well as epidemiologists and public health scholars on the influence of urban greening and blight abatement on crime and violence reduction⁶ (Garvin et al., 2013; Branas et al., 2016, 2018; Kondo et al., 2016). Initiatives informed by these studies prescribe physical interventions for phenomena rooted in deeply extractive social relations, reducing the political-economic forces that configure urban landscapes to matters of individual land stewardship. Structural violence becomes a technical issue remediable through the vaguely defined mechanisms of “activating residents” (Sing, 2018) or “boosting neighborhood pride” (Center for Community Progress, 2017: 5).

While the pursuit of community empowerment and social cohesion often devolves onto residents the costs and responsibilities of land maintenance, as I show in Chapter V, urban redevelopment actors celebrate local participation in revitalization as an inherent good regardless of its terms and outcomes. “Indeed, the very act of [residents] doing something [with vacant land] is what can compel more attention, resources, and coordination, catalyzing an upward spiral of community investment,” proclaims a report by the Center for Community Progress on community-land bank partnerships (2017: 20). Residents’ participation in efforts to revitalize vacant land is seen as demonstrating “grit, determination, and ingenuity, and [providing] individuals with the

knowledge, appreciation, and language to better participate in future neighborhood development initiatives” (Butcher, 2018). As something to be measured, managed, predicted, or overcome, vacancy is an emergent object of knowledge influencing how land is governed, maintained, and commodified in Rust Belt cities. Whether by subsidizing the appropriation of surplus by real estate capital or by enrolling residents’ unpaid labor in land maintenance, disinvestment as an explanation for vacancy is capacious in its ability to fashion extraction as development.

Predatory Property Relations in Chicago

In Chicago, predatory property relations have been instrumental for realizing what N.D.B. Connolly (2017) calls the “extractive value of racism.” As I explain in Chapter III, the burgeoning real estate industry at the turn of the 20th century secured the credibility and public resources necessary for its profit by repurposing economic theories about property’s “race improvement” functions that were developed to rationalize US imperialism. Appraisal science integrated these “race improvement” logics into property valuation practice to construct markets whose routine operation created opportunities for maximizing ground rent. The Home Owners’ Loan Corporation (HOLC) then inscribed the subsequent articulations of race, risk, and value in its mortgage refinancing decisions and codified them in the infamous residential security maps that the Federal Housing Administration (FHA) then adopted to streamline loan underwriting (Jackson, 1985; Rothstein, 2007; Light, 2011).

FHA underwriting procedures and their adoption by private lenders reinforced African Americans’ constitution as a captive market, previously accomplished through white vigilante violence, property valuation, racial steering, and restrictive covenants. Their exclusion from housing credit⁷ forced Black Chicagoans to pursue homeownership through the highly predatory

land installment contract. In this arrangement, the buyer acquired neither the deed nor equity on the property until they paid all or a significant portion – more than half – of the contract. Buyers were also responsible for property taxes and insurance payments. Exploiting African Americans' structural inability to escape their housing submarket, speculators sold them homes at vastly inflated prices and at interest rates considerably higher than the FHA interest rate cap of 5.75%.⁸

Contract sellers benefited not only from inflated monthly installments, which provided a revenue stream that could be tapped to finance other investments, but also from the low costs of repossession. Repossessing a home from a contract buyer for missed payments was as easy as initiating a forcible entry and detainer action that in the late 1950s cost \$4.50 and took as little as 60 days, compared to the \$100-\$300 required to initiate mortgage foreclosure proceedings, which lasted an average of three years⁹ (Sagalyn, 1983; Satter, 2009: 57). As Ta-Nehisi Coates (2014) puts it in his seminal article, "The Case for Reparations," land installment contracts combined "all the responsibilities of homeownership with all the disadvantages of renting – while offering the benefits of neither."

Around 85% of the buildings conveyed to African Americans in Chicago in the late 1950s were sold through land installment contracts¹⁰ (Satter, 2009: 4). A recent study estimates that contract selling in the 1950s and 1960s extracted between \$3.2 and \$4 billion¹¹ from Chicago's predominantly Black neighborhoods as speculators sold buildings at an average 84% markup and effective monthly "race tax" of 141.8% (George et al., 2019: 9). Land installment contracts thus made homeownership not only virtually unattainable but also immensely extractive, generating profits that filled the pockets of speculators, the banks that financed their operations, and the individuals who purchased contracts in the secondary market (Satter, 2009; Taylor, 2012; Coates, 2014).

In fact, because inflated contract installments enabled contract sellers to take on the risks of higher-interest and shorter-term mortgages to finance their operations, the savings and loan associations (SLA) that lent to speculators had an incentive to continue denying loans to African American applicants. In 1959, an SLA in the West Side neighborhood of North Lawndale tripled its asset base from \$10 to \$31 million within two years from loans to contract sellers (Taylor, 2012: 193). Their fundamental dependence on contract selling also meant that Chicago's SLAs suffered great financial losses whenever sellers walked away from their mortgages after contract buyers defaulted. Between 1963 and 1968, more SLAs closed in Illinois than in any other state largely due to this phenomenon (Federal Home Loan Bank Board, 1976 as cited in Taylor, 2012: 195).

In the 1950s, the possibilities for legislation that could curb these predatory property practices were slim. Such legislation garnered little support not only from Chicago's white residents and their ward representatives but also from much of the Black political leadership who, according to Satter (2009), maintained allegiance to Mayor Daley and the Cook County Democratic Central Committee in order to benefit from the Committee's control over patronage jobs. As a result, the City Council sat on a fair housing ordinance proposed by alderman Leon Despres in 1958 for three years before it recommended its passage at the state level given the city's lack of "home rule"¹² authority necessary to enforce the ordinance. After the Illinois General Assembly defeated the bill twice, Despres together with Charles Chew – a recently elected, nonpartisan African American alderman – managed to get the ordinance passed in September 1963 (Satter, 2009).

Chicago's Fair Housing Ordinance was doomed to fail. Not only was City Council's support for it a strategic attempt to secure federal urban renewal funds and quell the mounting pressure from civil rights groups, but African Americans' exclusion from housing credit made an

open occupancy ordinance merely symbolic. What's more, because Chicago's municipal government did not yet have "home rule" powers, the ordinance's jurisdiction was limited to discriminatory practices enacted by real estate agents, and license revocation was its only sanctioning mechanism. By 1967, the Commission on Human Relations appointed to enforce the open occupancy ordinance had proposed the suspension of a single real estate license: that of an African American realtor accused of panic peddling after selling a Black family a house in a white area (Satter, 2009). In this context, land installment contracts formed the foundations of a thriving economy that was nearly impervious to legislation and derived profit from the socio-material effects of the early-20th century articulation of race and property.

The Housing and Urban Development (HUD) Act of 1968, passed in response to the urban rebellions that swept the nation, promised to finally dismantle Chicago's racial regimes of ownership by expanding access to housing credit. Sections 223(e) and 235 of the HUD Act respectively extended mortgage insurance to previously redlined "older, declining urban areas as well as riot-threatened areas" (Department of Housing and Development [HUD], 1972), and provided downpayment assistance, interest rate subsidies, and federal insurance for low-income homebuyers. As Taylor (2018, 2019) details, however, these programs amounted to little more than African Americans' "predatory inclusion" in the housing market. Without curbing realtors' long-standing practice of locking African Americans out of suburban housing, facilitating access to credit merely created conditions that empowered speculators, in collusion with mortgage companies and often FHA officers, to offload virtually uninhabitable buildings onto poor and working-class Black buyers at inflated prices. Low-income homeownership programs revived the profit potential of dilapidated buildings, but this profit hinged on mortgage default. Realtors and mortgage brokers thus targeted poor Black women precisely because of their perceived likelihood

of default while HUD blamed the programs' failures on these women's alleged incapacity to own property (Taylor, 2019).

In the 1970s, as these new owners struggled to pay inflated mortgages while bringing their homes up to code, properties in predominantly Black neighborhoods were assessed at a higher ratio to market value than those in white neighborhoods, thus bearing a disproportionate share of the tax burden. A HUD study conducted in 1973 found that the effective property tax rate was 10.7% of market value in Chicago's "blighted" neighborhoods, compared to 0.7% in "upward transitional neighborhoods" (HUD, 1973 as cited in Kahrl, 2017). In 1978, economist Arthur Lyons reported that overassessment in predominantly Black neighborhoods ranged from 35% to 100% of the county average – 65% in West Englewood (Lyons, 1979 as cited in Kahrl, 2017, 2018; see also Baar, 1981).

Andrew Kahrl (2017) interprets discriminatory taxation as an attempt by the municipal government to curb white flight from "upward transitional neighborhoods" while extracting more revenue from politically disenfranchised and less mobile populations in "blighted neighborhoods." When Lyons' study was published, however, the Chief Deputy to the Cook County Assessor, Daniel Pierce, adamantly denied that overassessment was racialized. "The inference that Blacks are being discriminated against by some systematic activity is 100% wrong – it's just not true," he insisted in 1979. "The assessments are done by computer, and the computer is literally colorblind" (McManus, 1979). A subsequent review commissioned by the County Board found no evidence of discriminatory taxation, though Arthur Lyons went on to critique numerous methodological limitations of this investigation, including its inattention to ratio of assessed value to sales price (Baar, 1981).

On the South Side in the mid-1970s, the City launched sweeping demolition campaigns to clear the remnants of these predatory property practices, while HUD sold repossessed homes indiscriminately and in bulk, creating new channels for speculation in land and housing. Throughout the 1970s and 1980s, *The Chicago Tribune* and *The Chicago Defender* regularly published lists of HUD-owned homes for sale at minimum bids often as low as a couple hundred dollars. Englewood, whose “blocks of inner-city debris” captured Gordon and Swanson’s attention forty-four years ago, today has the city’s second-highest vacancy rate at 30% (Woodstock Institute, 2019). In the years since the report, Englewood has borne the brunt of the “asset stripping” (Woods, 2009) that underwrites capital’s reproduction in very virulent ways, with nearly half of its residents currently living below the federal poverty level (Chicago Metropolitan Agency for Planning, 2020a, 2020b). Though overwhelmingly attributed to disinvestment, Englewood’s vacancy archives the market-induced constitution of property as a site of predation. It is inseparable from the lucrative forms of “investment in distress” (Kahrl, 2017) that derive economic feasibility and legal sanction from Chicago’s racial regimes of ownership and constitute Black working-class residents as mere “tenants of capital” (Wyly et al., 2009) and nodes in its ongoing circulation.

Historical Geographies of Vacancy in Englewood

In Chicago as in many other Rust Belt cities, vacancy became a focal point of urban planning and policymaking initiatives after the housing and financial crises of the late 2000s. The effects of the crises were particularly pronounced in Englewood and West Englewood – the two areas comprising Greater Englewood that residents typically just call “Englewood” – which respectively had the city’s highest and second-highest rates of residential mortgage foreclosure in

2006-2007, and the second and tenth highest rates in 2008-2009 (Institute for Housing Studies at DePaul University, 2019b). As this wave of foreclosures created a profitable market for low-priced repossessed homes attractive to investors and speculators, “extremely low value” properties¹³ accounted for around half of the total residential property sales in the area until 2014 and continue to stand at levels significantly higher than the city’s average (Figure 2.3).

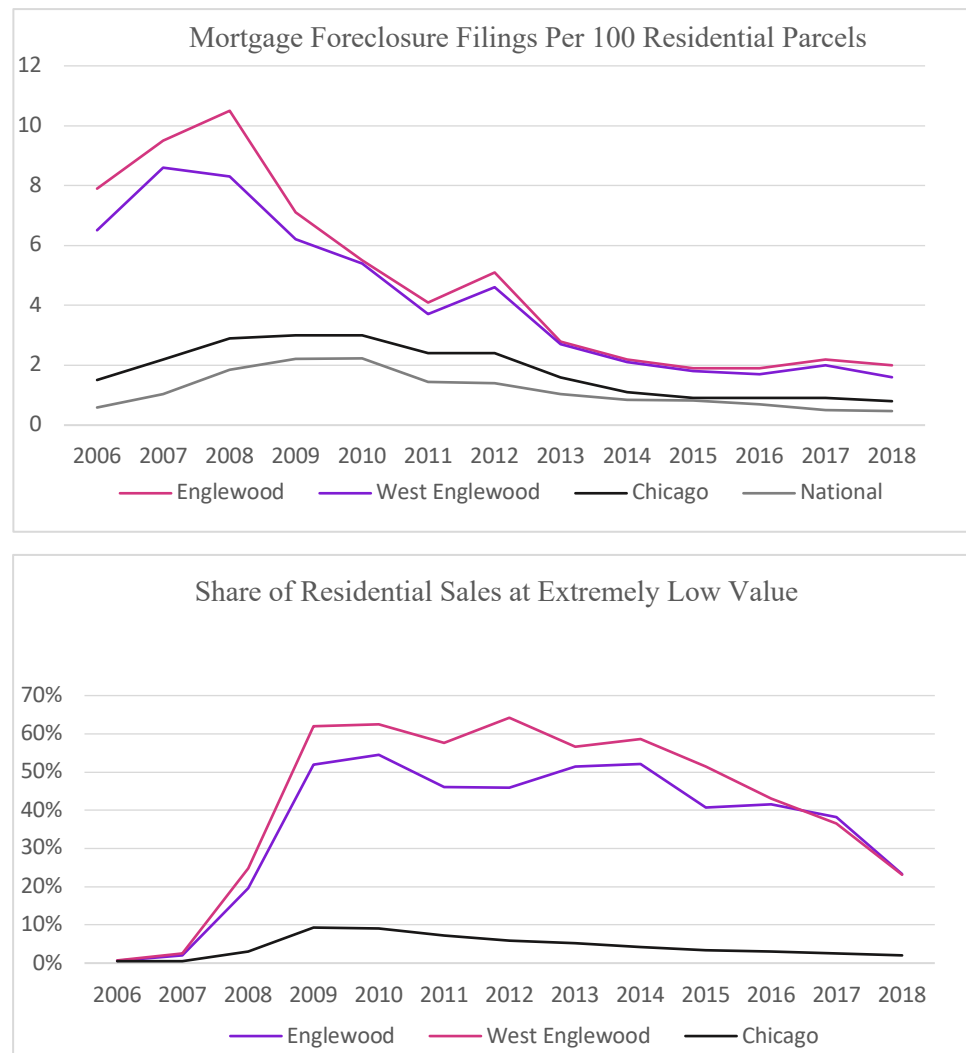


Figure 2.3. Foreclosure and Extremely-Low Value Sales in Englewood and West Englewood.

Sources: Institute of Housing Studies at DePaul University (2019b), ATTOM Data Solutions (2019)

The devastation wrought by the crisis in Englewood follows directly from lenders' aggressive targeting of the area with high-cost loans at the turn of the millennium. Between 2002 and 2006, as the Chicago metropolitan area recorded the highest number of high-cost mortgages in the nation, mortgage brokers pocketed thousands of dollars in bonuses and commissions for each higher-interest or prepayment-penalty loan they originated (Kelly, 2007). These dollars came mostly from communities of color. In the late 1990s and early 2000s, predominantly Black neighborhoods in Chicago had significantly higher levels of subprime¹⁴ purchase and refinance loans than their predominantly white counterparts, even when controlling for income and credit scores (Calem et al., 2004). In 2005, Black Chicagoans with annual incomes above \$100,000 were more likely to get high-cost loans than whites earning less than \$35,000. And in 2006, 75% of the mortgages originated in Englewood were high-cost loans (Kelly, 2007).

But only 26 (9%) of the 295 properties analyzed in this chapter were demolished after the year 2000. Forty-nine (17%) were razed in 1968-1979 and the vast majority (72%) in the 1980s and 1990s, as the City stepped in to clear the remnants of foreclosures, contract sales, and deferred maintenance by slumlords and speculators (Figure 2.4). While the increased attention on vacancy in Rust Belt cities over the past decade tends to treat vacancy as a post-Recession phenomenon, Englewood's vacancy archives a protracted crisis: one caused not by the failure of real estate markets in the late 2000s but by their routine operation over the past seven decades.

The direct causes of vacancy for the study buildings fall under three broad categories: code violations resulting from deferred maintenance by speculators, slumlords, or contract sellers (43%); mortgage foreclosure (29%); and owners' deaths (4%)¹⁵ (Figure 2.5).

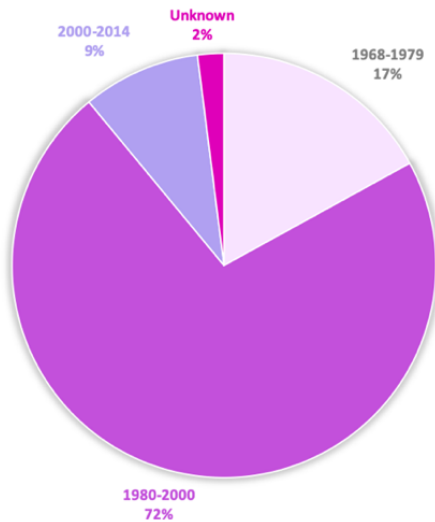


Figure 2.4. Buildings by Demolition Year

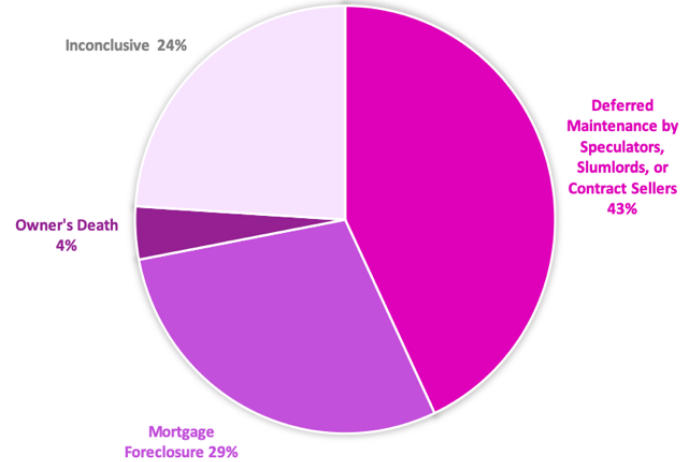


Figure 2.5. Direct Cause of Vacancy

The direct causes shown above, however, are intimately entangled and have emerged from a longer history of contract selling, predatory lending, mortgage fraud, and other predatory property practices that have constituted housing in Englewood as a site of hyperextraction. In this chapter, I narrate this longer and more complex history through the stories of seven lots.

Though 29% of the study buildings became vacant as a direct result of mortgage foreclosure, more than one third (35%) experienced foreclosure one or more times – often as many as three – before they became vacant. In many instances, mortgage default came at the tail end of decades of exploitative contract sales and deferred maintenance by slumlords and speculators, as illustrated by one lot that became vacant in 1986. In 1965, a realtor sold a dilapidated multifamily rental building on contract for \$12,900 (\$106,000 in 2020 dollars) and then sold the contract to an investor a year later. The contract buyers actually completed payments and obtained the deed in 1969, but this was merely two months after the City initiated a demolition case for code violations. Having already paid an exorbitant amount for a deteriorating building, they then had to borrow a total of \$28,000 in the 1970s to finance garage construction, boiler installation, and other

renovation projects. In 1980, they conveyed the building to an individual who obtained a trust-deed loan and eventually walked away.

As Taylor (2019) details, this type of “building dumping” became extremely common and immensely profitable after the expansion of federal low-income homeownership programs in the late 1960s. 18% of the study buildings were sold through FHA-insured mortgages between 1968 and 1973, at which point HUD froze mortgage assistance programs in response to their abuse by speculators (Taylor, 2018). Buildings sold through these programs in Englewood in this period were typically dilapidated at the time of sale. Most had for years been held as rentals under the Illinois Land Trust, a device that effectively sanctions undermaintenance. Under this arrangement, a trustee holds legal and equitable title for the benefit of the owner, whose identity remains concealed from public records (Haswell and Levine, 1974). Owners’ concealed identities, along with trustees’ immunity from maintenance-related lawsuits, made accountability for property maintenance difficult to establish for buildings held in trust. This, along with the fact that judgment liens against owners could not attach to trust properties, made trusts an optimal title device for slumlords and speculators.

Because investors turned the expansion of mortgage insurance into an opportunity to offload trust-held properties dilapidated by years of rental and contract sales, a sheer 80% of the study buildings sold through government-guaranteed mortgages in 1968-1973 resulted in foreclosure: 40% of these within five years of mortgage origination; 62% within ten years. The challenges new owners often faced to make repairs on these homes are detailed in Gordon and Swanson’s (1976) report. For example, an Englewood resident interviewed by the reporters had bought a home with a Department of Veterans Affairs mortgage for \$16,500 from a realty company that had bought it for \$8,500 just four months earlier. The new owner soon found that there was

no heat in the upstairs of the home, the stairs were collapsing, the carpeting was rotting, the roof leaked, and the chimney needed tuck pointing – repairs that cost \$2,300 (\$10,520 in 2020 dollars).

Among the lots analyzed in this chapter, on one occasion, a couple bought a building for \$16,000 in April 1972 (\$99,600 in 2020 dollars) and had to borrow over \$6,000 (\$37,360 in 2020 dollars) for building renovation in the very first year of ownership. As they paid off these loans, the couple fell behind on mortgage payments and defaulted in 1981. On another occasion, a couple sold a building on contract in 1967. The contract buyers forfeited two years later. Because the contract buyers had been unable to make necessary repairs while paying inflated monthly installments, the building was in deteriorated condition by the early 1970s. Still, the owners were able to sell the dilapidated building for \$12,000 (\$77,000 in 2020 dollars) to an FHA-insured buyer in 1971. The buyer faced foreclosure within two years.

When repossessed buildings were not demolished, HUD sold them at bids sometimes as low as \$250 to investors who typically kept them vacant or rented them out before eventually walking away or losing them to code violations. Nearly half (46%) of the study buildings repossessed by HUD after the foreclosure of FHA-mortgages issued between 1968 and 1973 were sold to speculators. Thus, in using government-guaranteed mortgages to dispose of dilapidated properties, speculators not only profited on the backs of working class Black homebuyers and the federal government which, between 1968 and 1975 alone paid creditors \$4 billion in mortgage insurance claims (Taylor, 2018), but also created new opportunities for profitable speculation in both foreclosure and tax debt markets.

More than one third (36%) of all mortgages whose foreclosure resulted directly in demolition were predatory purchase or refinance loans.¹⁶ Moreover, the predatory loan was often one among numerous extractive mechanisms by which surplus was appropriated from a single

building. For example, one study building was dumped in deteriorated condition onto an FHA-insured buyer who defaulted in 1977. HUD then conveyed the building to the City of Chicago and, in 1986, the City transferred it to a woman on condition that she renovate it. At this point, the building had been vacant for nine years. The new owner got two loans to finance the renovation and then, in 1989, obtained a fixed-rate \$40,320 mortgage from Associates Finance, Inc. In 1995, Associates Finance refinanced the loan under much less favorable, and highly predatory, terms: a balloon-payment, variable-rate mortgage with a starting interest rate of 13.15% – nearly 5 percentage points above that month’s average commitment rate on 30-year fixed-rate mortgages. Three years later, Associates Finance foreclosed on the loan and kept the building vacant until the City eventually paid \$9,200 to demolish it.

The influx of predatory mortgages and “no document” loans in Englewood in the 1990s and 2000s fostered the conditions for yet another type of extraction: mortgage fraud. Land flipping was the most commonly observed in this study. In this scheme, investors, often hiding behind trusts, colluded to acquire cheap buildings from banks or tax buyers and sold them repeatedly to each other at high prices to inflate the property value. Through straw buyers, stolen identities, or “chunking” – when scammers partner with real estate investors for the purpose of using investors’ personal information to obtain loans – they then secured large mortgages from lenders with lax document requirements and walked away with the money. As a result of these schemes, by 2005, 16 of the 34 census tracts in Englewood and West Englewood were designated high-intensity fraud tracts,¹⁷ which further reduced local residents’ already limited access to prime rate loans as creditors became increasingly reluctant to lend in the area (Jackson, 2005).

Mortgage fraud marked an episode within a history of predation through property that spanned decades and constituted housing as a site of hyperextraction in Englewood. A building

demolished in 2001 embodies the complexity of this history and illuminates the immense profits extracted through the racial political economy of housing in the neighborhood. In 1957, a realtor bought the building from white owners fleeing to the suburbs, sold it on contract to an African American couple, then sold the contract to Gerald Crane, a notorious slumlord on Chicago's West and South Sides. Given the considerable markup on land installment contracts, selling contracts to investors in a secondary market for less than the amount owed on them was common and profitable, enabling speculators to secure a large sum to finance other investments while offering investors a steady source of revenue at a discount (Satter, 2009). A March 1961 classified ad on *The Chicago Defender* about this and 13 other Englewood buildings for sale on contract suggests that the buyers from 1957 had defaulted and the building continued to be sold on contract.

This process left the building so dilapidated¹⁸ that the City initiated but did not complete a demolition case in 1970 and the building remained in Crane's ownership. Crane did not pay taxes in the 1980s. An investor purchased Crane's tax debt, acquired the tax deed in 1994, kept the building vacant for 2 years and, when facing code violation fines upwards of \$13,500, sold it to a real estate investment trust. The trust then transferred the building to another company, which sold it for \$12,000 in 1999. Within two months, the new owner sold the building for \$50,000: a 400% markup likely secured through an inflated appraisal. The buyer, whose \$35,000 mortgage was underwater from the day of its origination, faced foreclosure less than a year later. The lender then sold the repossessed building for \$5,500, and it remained vacant until the City paid nearly \$6,000 to demolish it in 2001.

In another case, an investor bought a deteriorated multifamily building for \$5,000 in 1977, only nine months after the City initiated a demolition case against it. The investor borrowed \$2,100 but eventually walked away, failing to pay taxes and letting the building deteriorate throughout

the 1980s. The City filed two code violation cases in 1986, finding the investor liable for just over \$6,000 in fines. Midwest Real Estate Investment Company Partnership purchased the tax debt in the late 1980s and, after the debt went unredeemed, obtained the tax deed in 1991. Four years later, the company sold the building for \$8,500 to an investor who put it in a trust soon after the purchase. The trust failed to pay taxes and sold the building for \$52,500 in 1999. This was part of a land flipping scam that involved a subsequent sale, three days later, at \$110,000 and with a \$99,000 mortgage by Equicredit Corporation of Illinois. Equicredit sold the loan to US Bank on the mortgage-backed securities market and the scammers walked away with the money. Shortly after repossessing it through foreclosure in 2001, US Bank sold the building to Capital Tax Corporation for \$50,000 in February 2001, and they then sold it to DTO Real Estate LLC for \$55,000 two months later. In January 2002, the building was still vacant, as indicated by a fine for violations of the City's vacancy ordinance and a municipal case for building code violations later that year. The City paid \$26,685 to demolish the building in 2004. Though this building was held vacant since at least the early 1980s, it was an active site for profit extraction through tax debt recuperation proceedings, mortgage fraud, and speculative investment.

In yet another case, Gerald Crane bought a building for \$6,600 in 1955 and sold it on contract to an African American couple for \$12,900 two months later. The \$115 monthly contract installments enabled Crane to make payments on two consecutive trust-deed loans for which he used this building as collateral. One of these loans was payable in monthly installments of \$66 – terms Crane could easily meet with the \$115 the contract buyers were paying him monthly. The “race tax” he charged the contract buyers by selling the building to them at nearly 200% markup enabled him to obtain and pay the loans crucial for expanding his business. In 1961, Crane sold the contract to another infamous speculator with whom he frequently conducted business: Jay

Goran. A year later, Goran lent the contract buyers \$2,744 to complete the terms of the contract – a loan that enabled him to establish two sources of profit from a single contract: one from the interest on the final contract installment; the other from the interest on the \$2,744 he lent to the couple so they could make that final installment. The couple obtained the deed in August 1962 after making a final payment of \$3,700 on the building. 17 years later, in June 1979, the couple sold the building on contract for \$17,000, but the contract buyers forfeited the contract terms by May 1981. The owners then obtained a \$11,750 trust-deed loan¹⁹ at 16% annual interest – 2.18% higher than the average rate for fixed-rate government-backed loans at the time – and used part of the money to fix the roof and the porch. They defaulted on the loan by the end of 1985 and likely walked away from the building, which the City then demolished in 1990.

Discussion

Englewood's vacancy results not from disinvestment but from lucrative investments in distress: 400% markups, 18% interest on tax debts, 172% profit on contracts. The nonprime mortgages, land installment contracts, and land trusts that secured these profits are not illicit housing instruments but standard market mechanisms that, in a context of housing consumers rendered captive through decades of restrictive covenants, racial steering, and redlining, were mobilized to decouple ground rent from physical depreciation and channel racial difference into profit. The history of vacancy in Englewood thus points to the central work of racial regimes of ownership as market modalities for the appropriation of ground rent. As an analytical lens into the urban political economy of land, racial regimes of ownership expand our capacity to account for the socio-material conditions that enable and structure capital's circulation in search of rents. Viewed from this lens, vacancy appears not as a spatial residue of capital's necessarily uneven

distribution across space but a living archive of predatory property relations that produce and mobilize racial difference to subsidize capital's accumulation.

Contrary to the dominant urban planning and policy understanding of vacancy as an outcome of market failure, vacancy has resulted from the flexible ways in which real estate markets in Englewood instrumentalize the conditions created by systemic racism to generate profit and, through this, articulate property forms with racial subjectivities in service of accumulation. The next chapter demonstrates that this – the articulation of race with property to rationalize the appropriation of real estate profit – has in fact been a definitive feature of modern real estate markets since their inception at the turn of the 20th century.

CHAPTER III

Making the Real Estate Market: Race and Property Value in Early-20th-Century Appraisal Science

Introduction¹

An April 1930 article featured in the real estate industry's main publication, the *National Real Estate Journal*, lauded two white realtors' success in "solving the problem" of African Americans' residential mobility outside of "their established sections of the city" while also raising land values. In the northern Kentucky city of Covington, realtors Rice and Ammerman had developed two years prior a residential subdivision for African Americans: a venture the author characterized as a *service* not only to African Americans in the community but also to *every* property owner. Built on a reclaimed dumping ground on the banks of the Licking River – a real "eye sore" of a site, the author described it – the subdivision featured modern four-room homes sold on contract at approximately \$4,500. To work around what the author called the "temperament of their prospective buyers," sales were conditional upon extensive employer references, proof of membership in a "good-standing" church, and evidence that the buyer was a highly respected "man of good character." The developers took it upon themselves to oversee the character of residents' home lives so that "they may not squander their money on foolish entertainments...but may live economically and decently," putting all their savings into the homes. They also organized a lawn contest to inspire among residents, the author added, the desire for a beautiful home (National Association of Real Estate Boards [NAREB], 1930).

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The civilizing narrative surrounding the Covington subdivision illuminates the intimate entanglements of race, property, and proper economic subjectivity in racial capitalism. In colonial North America, ownership (of land or of one's body) and its denial has been a key mechanism for the settler appropriation of land and for the creation of differentially (de)valued labor that accrues to capital.¹ Pivotal in producing the differential value of life, land and labor² that underwrites surplus extraction, property has historically been a "race-making institution" (Bonds, 2018). Race is produced largely through property logics that differentiate between legitimate and aberrant ways of being and relating to land, with legal protection and institutionalized violence distributed accordingly (Harris, 1993; Safransky, 2014, 2016). In particular, the ideology of improvement that designated indigenous land as improperly cultivated to justify its possession by Europeans made property a definitive feature of the racial hierarchies constructed to rationalize the settler state's land, resource, and labor needs (Harris, 1993; Bhandar and Toscano 2015; Bhandar, 2018). These racial hierarchies marked indigenous and enslaved individuals as deficient in "the requisite cultural practices, habits of thought, and economic organization to be considered as sovereign, rational economic subjects" (Bhandar, 2018: 3), making "proper" possession of land and of the body defining features of modern economic subjectivity. Real estate markets' role in the reproduction of these "racial regimes of ownership" (Bhandar, 2018) became especially difficult to overlook after the so-called subprime crisis: financial institutions used race to identify populations targetable with predatory loans,³ and "subprime" itself has come to circulate as a racial signifier that posits historically structured inequalities as some populations' natural economic deficiency (Chakravartty and Da Silva, 2012).

Through a critical examination of the emergence and development of the US real estate industry in the early decades of the 20th century, this chapter demonstrates that the construction of

a racialized proper(tied) economic subjectivity was essential for realtors' ability to secure public resources, credibility, and profit as a nascent profession in the early 20th century.⁴ The real estate industry's ability to secure public resources, credibility and profit in this period rested on economic theories about private property's race improvement functions. In mobilizing these theories to legitimize their business, realtors helped forge a "common sense" about the depreciating effects of racial residential integration that pivoted around the figure of the proper economic subject whose propertied interests warranted protection from economically deviant racialized Others. As it consolidated methods for estimating real estate value, appraisal science then integrated these race improvement logics into valuation procedures, embedding them within the workings of real estate markets. By performing the racialized differential valuation of land and real estate, appraisal enabled the continuous production of differentiated housing submarkets conducive to profit.

This chapter's focus on the construction of the scientific knowledge and expertise that embedded the opportunity to maximize rent extraction within the housing market responds to calls for more systematic engagement with ground rent, particularly class-monopoly rent, as it structures urban socio-spatial transformations (Harvey, 2010; Anderson, 2019). Building on Marx's brief elaboration of absolute rent, David Harvey (1974) advanced a theory of class-monopoly rent that positioned the production of urban space as a function of the social relations underpinning the distribution and appropriation of surplus value. Emphasizing the significance of residential differentiation for real estate and finance capital's ability to capture surplus, Harvey documented strategies by which property owners, operating around common class interests, maximized returns on real estate investments by exploiting tenants' structural inability to escape their particular housing submarket. In low-income and credit-starved submarkets, rent-seeking strategies included

creating artificial housing scarcity by deferring maintenance and extracting exorbitant premiums through land installment contracts.

In the urban US context, the theory of class-monopoly rent has been adapted to illuminate the cartelistic discursive and institutional practices by which developers control demand for and scarcity of housing in gentrifying neighborhoods (Anderson, 2014, 2019), the social relations shaping wetland reclamation (Baxter, 2014), and global finance capital's transformation of redlining's historical legacy into an opportunity for rent extraction through predatory mortgages (Wyly et al., 2009, 2012). This chapter situates the professionalization of real estate as pivotal for realtors' consolidation of the class power necessary to realize class-monopoly rent. Through appraisal, the real estate industry in the early 20th century (re)produced and mobilized racial difference to construct housing markets whose routine operation could generate the residential differentiation crucial for the appropriation of surplus by real estate capital. In this process, scientific knowledge that had been developed to rationalize colonial projects was brought to bear on real estate markets and came to shape the development and organization of cities.

The appraisal methods I analyze were used primarily before federal mortgage insurance, when lending decisions were still based on loan-to-value ratios. Mortgage insurance prompted efforts to account for investment risk in appraisal because the introduction of 25- and 30-year mortgages significantly raised private lenders and federal institutions' stake in property values' long-term stability. While value appraisal remained in use, after the mid-1930s it was mostly employed as a supplement to risk analysis (Ardrey, 1935; Light, 2011). My analysis of appraisal methods is premised on the notion that scientific knowledge about markets does not merely represent market dynamics; it configures them (Callon, 1998; MacKenzie et al., 2007). Far from merely analyzing existing phenomena that influence property values, appraisal defines, quantifies,

and thus reproduces forces deemed to determine market value. Appraisal, in other words, is a market-making practice.

This chapter's focus on the making of the modern real estate market as a key infrastructure of racial capitalism expands the capacity of the historiography of housing to denaturalize race while foregrounding its centrality for capital's reproduction. The historiography of housing locates the work of race in institutional practices of inclusion and exclusion – such as from housing and credit markets – driven by the prevailing idea that racial integration diminished property values.⁵ By training the analytical lens on the bodies of scientific knowledge and expertise that constructed this idea and embedded it within the real estate market, this chapter elucidates how the housing market itself was constituted as a race-making mechanism. As appraisers in the early 20th century mobilized eugenicist discourses meant to rationalize colonialism toward new profit-making opportunities, they established an infrastructure whose capacity to rationalize the appropriation of ground rent rested fundamentally on its ability to seize upon and reproduce racial difference through the differential valuation of land. In short, the real estate market has depended, since its inception, on the ongoing production of racial regimes of ownership.

A focus on appraisal before federal redlining thus expands our capacity to account for the work of reproducing race and the work race does in the accumulation of real estate capital. While the technologies by which it positions people in differentiated relationships to land are distinct, redlining instantiates a “racial state of expendability” (Márquez, 2013) through space that defines racial capitalism's constitutive geographies from the frontier to the plantation, from the border to the reservation. It is part of a broader formation bringing together scientific knowledge, legal mechanisms, cultural practices, and economic conventions that endures only because it is reproduced at various nodes to instrumentalize difference in the interest of accumulation. This

chapter's examination of appraisal before redlining illuminates some of the processes by which ideas about race, property, and economic subjectivity rooted in colonial ideologies were enrolled into market-making projects such that redlining maps could later emerge as a "neutral tool for ensuring quality control in lending" (Light, 2011: 485) and such that the routine operation of real estate markets could produce the asset value of whiteness.

My analysis of the circulation of economic theories about property's race improvement functions and their repurposing by realtors pursuing profit and credibility in the face of a legitimacy crisis is informed by three sets of materials: *National Real Estate Journal* issues published from 1917 until the early 1940s, reports of National Association of Real Estate Boards' (NAREB) conventions, and key Progressive Era texts in economics and land economics. These sources support the first part of my argument, that the creation of a racialized proper(tied) subjectivity was constitutive in the real estate industry's development. It enabled realtors to fashion themselves as "custodians of communities," replacing negative perceptions of their work as swindling with popular reverence of real estate as an honorable public service.⁶ The second part of my argument – that appraisal science inserted race-improvement logics into the routine functioning of real estate markets – rests on analysis of appraisal glossaries, textbooks, and handbooks published by NAREB, leading appraisers, and the American Institute of Real Estate Appraisers in the first half of the 20th century. Demonstration appraisal reports disseminated through the *National Real Estate Journal* along with course syllabi and instructor lecture notes from land economics classes at the Northwestern University School of Commerce in the mid-1920s offer a view into the wide circulation of the idea that integration depreciated property.⁷

In what follows, I analyze the treatment of private property as a race-improvement mechanism in Progressive Era economic theories that sought to rationalize US colonial expansion

within and outside North America. Next, I demonstrate how realtors adopted these theories to secure resources and credibility as a burgeoning profession, thus inscribing eugenic scripts on real estate markets and rearticulating property with race and proper economic subjectivity.⁸ I then show how appraisal science integrated these ideas into the valuation of land and real estate, constructing markets that continuously tied race to property value to generate opportunities for realizing class-monopoly rent. I conclude with a discussion of this study's implications for theoretical engagements with contemporary urban socio-spatial transformations, particularly questions of land and housing.

Property and Race Improvement in Progressive Era Economics

Industrialization at the turn of the 20th century was perceived as racial achievement (Bender, 2009: 6). This view was couched in an emergent body of biologically inflected social science scholarship seeking to reconcile ideas about race and economic function destabilized by the political-economic transformations attending the Reconstruction, US imperialism, African American migration to the north, immigration and industrialization. In economics, these transformations incited mounting criticism of key tenets of classical economic theory. For a growing group of economists at the end of the 19th century, the social conditions propelled by industrialization called for forms of state intervention irreconcilable with the *laissez faire* doctrine. Furthermore, the ideologies of racial difference that had rationalized enslavement and colonialism were incommensurable with the foundational claim in classical economics, and liberal political philosophy more broadly, that humans are born equal. “For a long time in this country, under the influence of eighteenth-century philosophy,” the prominent economist Richard Ely would write in 1903, “we were inclined to regard men as substantially equal, and to suppose that all could live

under the same economic and political institutions. It now becomes plain that this is a theory which works disaster, and is, indeed, cruel to those who are in the lower stages, resulting in their exploitation and degradation” (Ely, 1903: 62).

Compounding frustrations with classical economic theory’s inability to account for those in the so-called lower stages was a growing impulse for an economics that was “not a dead thing of the past”: a field that was less theoretical and more pragmatic, historically informed but statistical and applied (Ely, 1936: 146). This vision prompted the founding of the American Economic Association in 1885 and, with it, a disciplinary commitment to formulate a body of scientific expertise that could guide the regulatory state in enacting reform and social improvement. The new research agenda was marked by a turn to biological discourses to understand the development of industrial societies and explain the causes of their socio-economic problems (Leonard, 2003). “Nothing could well be more unscientific in the present age of science than to leave evolution out of account in our examination of anything so fundamental in society as [economic] competition,” Ely wrote in 1903 (Ely, 1903: 128-129).

Biology offered more than just metaphors. Models of biological evolution enabled economists to situate economic processes within a continuum of racial advancement. In doing so, they articulated questions of economic reform with growing concerns about racial degeneracy and improvement. Thus emerged a theory of “industrial evolution” that charted human social and biological advancement through stages of increasingly complex economic organization, culminating with industrial society. Drawing on sociologist Herbert Spencer’s definition of evolution as the transformation of matter from an indefinite and incoherent homogeneity to a definite and coherent heterogeneity (Spencer, 1867), Ely theorized industrialization as evolution from a homogenous “mere mass of men” engaged in crude subsistence activities to a complex

social organism consisting of specialized and interdependent individual parts (Ely, 1903: 7). Referencing anthropological studies of physical variation among populations, Ely (1903: 8) suggested that advancement toward industrial society was accompanied by the acquisition of high genetic variation of the type supposedly observable among Anglo-Saxons. He also invoked missionaries' accounts of indigenous peoples in European colonies to describe the mental and moral deficiency of those at industrial evolution's earlier stages. Informed by a neo-Lamarckian belief in the inheritability of acquired traits still popular in the US academy at the time, the theory of industrial evolution correlated economic development with biological changes indicative of "racial advancement." It translated the violently unequal economic relations structured in support of US colonialism into markers of racial difference: a difference that was at once social and biological.

A driving force behind industrial evolution was private property, which Progressive economists viewed as a "depository of race achievements": a measure of civilization but also a civilizing force to be wielded toward social improvement (Ely, 1903: 146). At industrial evolution's initial stages, Ely (1903) claimed, private property furnished the incentive to "encourage men to labor steadily and take thought for the future" (37). If introduced at the appropriate stage, it could cultivate thriftiness and propel toward industrialization those suffering from a "childish lack of forethought" (34) who in Ely's models were colonized peoples in the Americas, Australia, and the Philippines. As he later transitioned into research on land economics and became an advisor to the real estate industry, Ely (1922) advanced a General Welfare Theory of Property that depicted development toward private property as an inevitable evolutionary force based in social utility. This theory brought private property centrally within the purview of the Progressive state by advocating its universalization. As an end goal, property's universalization

could steer the reformist state toward interventions that promoted values deemed crucial for population uplift: frugality, self-control, industriousness, and moral training (476).

The belief in private property as an index of civilization is not unique to Progressive economics. It is a key discourse by which modern political philosophy reconciles the contradictions between the violence of empire and universality of freedom claimed by liberal humanism (Lowe, 2015). What is distinct in Progressive economists' approach is that by linking private property to dispositions such as thriftiness and foresight, they organized populations into a hierarchy based on their difference from the Progressive Era's proper economic subject: the prudent, civic-minded, property-owning citizen. Because private property was located within a racial continuum that was both biological and social, the calculus governing the US imperial economy – who was exploitable, who was expropriable, and by what means – could be articulated as ethical and scientific considerations of who was or was not “*ripe for individual property in land*” (Ely, 1903: 62; emphasis mine).

And so it was that on the same year the Supreme Court upheld Congress' power to abrogate its treaties with Indian nations on account of its paternalistic dominion over its “wards” – a decision that would authorize continued expropriation of “surplus” reservation land⁹ – Ely (1903) would use that same language of benevolent concern to express the dilemmas of “evolution through property”.¹⁰

We are coming to deal more with peoples of a lower civilization, and we have to ask the question, How rapidly can they move forward to a stage of industrial civilization which is removed from them by hundreds and perhaps thousands of years? It has been necessary to modify our system of land tenure more or less in the case of the North American Indians, to assist them to make the transition from common or tribal property in land to individual property in severalty as we understand it. The question may indeed be asked if we are not expecting them to travel too rapidly (61-62).

And as the US colonial administration considered a homesteading act that could make loyal subjects of small-scale farmers in the Philippines (Ventura, 2016), debates on the most effective means of colonization were expressed as concerns about the types of ownership for which Filipinos were ready. Economist Jeremiah Jenks, Special Commissioner of the Bureau of Insular Affairs, favored long-term leasehold over fee-simple ownership to establish a flexible revenue source for the colonial administration. His 1902 report to the War Department, however, articulated this imperial calculus in the language of paternalistic concern about Filipinos' readiness for individual ownership given their alleged unfamiliarity with legal technicalities and inclination toward instant gratification over long-term planning (Jenks, 1902: 160). Ely (1903) would later reference this assessment to illustrate principles of paramount significance to economists studying industrial evolution (62).

At the turn of the 20th century, decisions over who was granted entry into the status of the proper economic subject were rooted in the resource and labor needs of the US imperial economy. The theory of industrial evolution offered a lexicon that could pose these decisions as matters of racial difference: a difference sometimes mutable and other times recalcitrant, insurmountable because it was too far back in the evolutionary stages. Thus, while Progressive economists marked indigenous people in US-occupied territories as "unripe" for individual ownership, they advocated reforms to "uplift" some domestic industrial workers through private property. To this end, Ely (1922) supported government safeguards for banks so they could impart the frugal habits and moral training conducive to property ownership and proper personhood, especially among the "weak-willed, who need every encouragement" (476). Progressive economists also departed from the classical liberal notion of property as an inalienable right shielding the individual from state's depredations. Positing property as an institution primarily concerned with general societal welfare

suggested that improvement logics could and should be inserted into every aspect of property's governance, from its distribution to its valuation to the laws regulating its use and exchange. The evolutionary function of property articulated by Progressive economists would play a constitutive role in the concurrent rise of the US real estate industry by offering a language through which realtors could legitimize their business as a project of social improvement, race advancement and nation building.

From Swindlers to Custodians of Communities: Making the Real Estate Profession

At the turn of the 20th century, the deceptive tactics of a growing class of brokers engendered negative perceptions of real estate as the work of swindlers and unscrupulous men who, having failed in other lines of business, turned a profit through trickery (Tukey, 1918: 174; Weiss, 1987; Hornstein, 2005; Stevens, 2016).¹¹ This was the reputation realtors were up against in 1907, when members of seven midwestern realty boards at a summer retreat in Duluth, Minnesota conceived of an association to represent and advance their interests. In Chicago the following year, 110 delegates from 19 of the 29 realty boards in the country founded the National Association of Real Estate Exchanges. The association, soon to be renamed the National Association of Real Estate Boards (NAREB), grew remarkably over the next two decades. When its headquarters moved from Minneapolis to Chicago in 1920, NAREB consisted of 222 realty boards (NAREB, 1920b: 32). By 1927, it counted more than 658 realty boards and 26,000 active realtors in its membership (Jemison, 1927). Not only was real estate by the late 1920s recognized as a legitimate profession but realtors filled the ranks of city planning commissions and zoning, housing, and lending advisory councils across the nation (Weiss, 1987). NAREB's success in turning the work of "sharks" and "swindlers" into a powerful and lucrative industry owes

significantly to the associations of private property with racial advancement established by theories of industrial evolution. As realtors mobilized these associations to claim the professional legitimacy necessary for their profit, racial meanings of property were made constitutive in the commodification of land.

“Our cities...are producing a degenerate race, morally and physically enfeebled.” This was the verdict with which Chicago’s Chief Sanitary Inspector Charles Ball punctuated his address at the fourth annual convention of the Illinois Association of Real Estate Boards in Rockford (Ball 1921: 16). Ball’s concern with the “decrease in [urban America’s] production of true manhood” epitomizes anxieties around industrialization’s dysgenic effects prevalent in the early 20th century (Lawrie, 2016; Leonard, 2016). From social scientists to public officials to settlement workers, all were haunted by fears of degeneracy. Such fears were reinforced by economists’ claims that industrialization favored “low-wage races,” namely immigrants from southern and eastern Europe and Black migrants from the US South, who could “underlive” and were biologically inclined to thrive under conditions too taxing for Anglo workers.¹² In the wake of the wartime housing crisis when Ball addressed Illinois realtors, these concerns were compounded by overcrowding and poor sanitation in industrial cities. Amidst the panic around these urban breeding grounds for degeneracy, economists’ claims about property’s evolutionary effects helped realtors position their work as a public service and mechanism for race advancement. This reaffirmed property as a condition for proper economic subjectivity, reinforced its association with race improvement, and inscribed these logics on real estate markets.

NAREB’s early work to regulate and define the boundaries of the profession positioned real estate as a public service and imbued it with the reform era’s improvement ethos. In 1917, the association adopted the title ‘realtor’ to distinguish the “high-class” and “expert real estate men”

in its membership from the “curbstoner who possesses no such qualifications.”¹³ NAREB affiliation was declared a precondition for use of the designation. With this commenced a campaign to situate NAREB not as a business association but as an initiative to protect the public from unscrupulous dealers. If profit was the curbstoner’s motivation, public service was the realtor’s definitive impulse. The keynote at the Ohio Real Estate Association’s 1920 convention illustrates this branding’s significance for realtors’ ability to secure business. “None of us can reach our proper position,” the association’s President E.H. Close emphasized, “until we firmly adopt the policy of making the dollar secondary to the public good.” Reflecting on NAREB’s success at elevating the profession’s status, Close reminded the audience that only a few years back, becoming a realtor meant risking one’s reputation by joining a field of “undesirables – men who had no principles or ideals other than the pursuit of the easy dollar” (Close, 1920: 5).

Over the next decade, NAREB would closely monitor the use of the title “realtor” and pursue legal action against its adoption by non-affiliates. A July 1931 decision of the Supreme Court of the District of Columbia upheld NAREB’s exclusive right to the term. By then, thirteen lower courts across the nation had recognized the right, often on grounds that non-members’ use of the title constituted fraud against the public by depriving it of the protection NAREB offered (NAREB, 1931c: 32).

If claims to public service were motivated by realtors’ pursuit of credibility against enduring negative perceptions of their work, they were also prompted by the ideological demands of the wartime state. The country’s economic reorganization during World War I sparked discussion among realtors about the industry’s contribution to the war effort. Construction not only slowed down but also came under fire for diverting resources from the war effort. In particular, a February 1918 statement by Secretary of the Treasury William McAdoo discouraging construction

that was not absolutely necessary incited debates about housing's relationship to the national cause. In response to McAdoo, NAREB President William Garland emphasized that homeownership cultivated more loyal and patriotic citizens and, further, that modestly priced homes were the best indication of thrift (NAREB, 1918). McAdoo was unmoved but Garland's response underscored the mounting pressure on realtors to define their vocation with respect to nation building.

Amidst anxieties about racial degeneracy and nationhood, Progressive economists' association of property with race improvement offered realtors an authoritative language through which to imbue their public service claims with race advancement logics. This language proved capacious in NAREB's lobbying for federal interventions to stimulate housing markets such as government support for construction in the wake of WWI and a mortgage-discounting system during the Depression. In its lobbying, NAREB positioned homeownership as a precondition for national stability by associating it with "Americanization of the foreign-born" and cultivation of patriotism, civic-mindedness, frugality, worker productivity and private initiative. If homeownership was the solution to national concerns from immigrant assimilation to labor force management to the socialist threat, realtors were architects of the ideal citizen. If "a citizen with a rent receipt and a foreigner with a passport have similar uninterested and irresponsible mental attitudes toward the community," realtors were optimally situated to "educate these people to higher standards of housing" and to more prudent spending and saving practices.¹⁴ NAREB thus celebrated a realtor's strategy of targeting immigrants through advertisements in foreign-language publications as a campaign whose value "in creating American citizenship is as obvious as it is admirable" (NAREB, 1921: 31).¹⁵ These ideas were integrated into university curricula through popular textbooks like Richard Ely and Edward Morehouse's *Elements of Land Economics*, which

held that private property's social characteristics included its tendency to promote thrifty habits, and that homeownership inspired desirable standards of citizenship (1924: 25, 193).¹⁶

The discourses by which realtors claimed the credibility and state support necessary for profit were effective because they articulated emergent anxieties around racial degeneracy – which were reactions to the shifting boundaries of whiteness – with racial meanings of property constructed to rationalize chattel slavery and colonialism.¹⁷ In the real estate industry's early development, economists were key interlocutors because they lent scientific legitimacy to realtors' market-making practices and offered an authoritative language for securing public resources and credibility. Realtors' strategic use of this language made property's associations with qualities like thrift and forethought from colonial ideologies into defining features of the Progressive Era's proper economic subject. As realtors eventually developed their own body of expertise – appraisal science – they integrated property's race improvement logics into the valuation of land, reinforcing and spatializing racialized conceptions of the proper(tied) economic subject.

Toward a More Liquid Asset: The Co-Production of Race and Property Value in Appraisal

The wave of real estate licensing laws implemented in the 1920s underscored the need for comprehensive training in the field, especially as licensing boards started administering competency exams. In the early 1920s, there were no degree programs or comprehensive programs of study in real estate although many realty boards' education committees held classes at their offices or at local YMCAs. Some universities offered related courses through their economics departments (Stevens, 2016). Licensing prompted NAREB efforts toward a systematic program of education in real estate that included preparing courses, vocational programs and standard lecture outlines; supporting the publication of textbooks on real estate and land economics; and

collaborating with universities to incorporate related courses into their curricula. By 1927, 190 courses in real estate and land economics were being offered at 67 universities across the country (Mertzke, 1927: 21).

During this period, Richard Ely developed his engagements with property into the study of land economics, which sought to inform interventions into the social relations of land use, settlement, and privatization. In October 1920, Ely founded the Institute for Research in Land Economics and Public Utilities and built a synergistic relationship with NAREB. NAREB, along with the Department of Commerce, financially supported the Institute, which in turn produced studies and statistical reports relevant to realtors. NAREB depended on these outputs for its lobbying, as their independent origin lent them an aura of objectivity NAREB's own research committee could not claim (Shine, 1920: 17).

Land economics precipitated a transition from classical economics' theoretical treatments of value, which examined questions of value's nature and origins, toward valuation as a practical exercise (Vandell, 2007). This laid the foundations for the development of appraisal science, which transformed the real estate industry in several important ways. First, standardizing valuation practices helped make real estate a more liquid asset by streamlining and reducing uncertainty in financial institutions' lending and investment decisions. Second, appraisal gave the real estate industry control in defining the determinants of value. By formalizing a set of principles that could be uniformly applied across diverse settings, appraisal could stabilize real estate values across space and time, which was crucial for inspiring confidence in real estate's viability as an investment. Finally, in an era marked by an unwavering belief in quantification, expertise and scientific social management, appraisal bolstered NAREB's efforts to define real estate as a scientifically grounded profession on par with the likes of medicine and law. Appraisal helped

realtors position themselves squarely as public servants: they protected property owners from value-destroying forces, and investors from risky investments. Armed with a unique insight on value and the factors that diminish it, realtors were no longer just mediators between buyers and sellers but esteemed experts on urban governance, as evidenced by their inclusion in planning councils in the late 1920s and beyond (Weiss, 1987).

Realtors perceived the task of developing standard appraisal practices as one of uncovering *objectively existing* factors that influence property values. An appraisal course designed by the NAREB Department of Education and Research in 1927 emphasized that value does not “just happen,” and discovering how its determinants operate would leave no more “surprise over real estate values than there is over the motion of a steam engine or over changes of a season” (NAREB, 1927: 11). Consolidating a science of appraisal was not, however, about uncovering existing processes that influence value. It was about deciding which of the factors shaping the benefits derived from property ownership merited recognition and then quantifying their effect, subsequently reinforcing their role in market operations. By defining value-determining factors, appraisal science constituted the very forces it claimed to unearth.

Moreover, appraisers’ function extends well beyond providing authoritative estimates of value. If markets operate through the arbitrating function of the price system that informs and coordinates buyers and sellers’ actions, the price system in real estate is thought to provide limited information because the longevity of real estate assets entails high uncertainty about the future benefits of ownership, which is for realtors the basis of its value. In real estate markets then, appraisal performs the function of price signals. Standard methods and routine procedures in appraisal are meant to mimic the purported neutrality of the price system, producing credible value estimates that render comparable different types of real estate. NAREB Director of Education and

Research Arthur Mertzke noted appraisal's essential role in market operations when he wrote in 1928 that inspiring popular confidence that "we [realtors] really know what we are talking about when we claim the prices we ask are fair prices... would do a great deal toward stabilizing the real estate market and making real estate flow naturally and continuously" (NAREB, 1928: 44). Appraisal is thus fundamentally a market-making practice.

The movement to formalize appraisal inaugurated a shift toward more prescriptive notions of property value. Driving this shift was NAREB's mid-1920s transition from a "cost approach" – which adds the land value to the cost of reproducing the improvement on it and adjusts for depreciation based on the property's physical condition – to an "income approach." The income approach sought to determine property's "warranted value," as distinct from its market value and encompassing the "present worth of all the rights to future benefits arising from ownership" (Stuart, 2003: 44). With the income approach's widespread adoption, NAREB committees working to formalize appraisal dismissed as erroneous cost-based valuations, which were static and accounted only for a property's physical qualities. They advanced, instead, a dynamic notion of value that reflected the benefits of ownership throughout the property's "useful life" and accounted for various social factors influencing these benefits. The "useful life" concept itself embodied the transition to an income approach by distinguishing a building's *value-generating* life from its physical life (Babcock, 1924). In essence, the income approach produced value estimates that reflected the property's current and projected future difference from the "highest and best use"¹⁸ possible in a given location.

Valuation by the income approach began by estimating the earning expectancy of a hypothetical improvement the appraiser deemed most properly suited to the site, then discounted this estimate based on the property's existing and expected diversion from such an improvement.

The test of value was a property's forecasted ability to produce the benefits projected by its highest and best use. Current or expected factors detracting from this use were quantified and brought into valuation as depreciating forces. Appraisal, then, was also about more than facilitating exchange and investment in real estate. As leading appraiser Frederick Babcock (1924: 2) put it, it was primarily an "analysis of the correct use of ground." Through the concept of "highest and best use," appraisal was a mechanism for "molding our cities in their proper development": a function realtors embraced as it elevated the significance of their expertise for the city planning movement while giving them controlling influence over real estate values.¹⁹

Because value reflected a property's difference from the site's highest and best use, standardizing appraisal required uniformity of judgment regarding both a site's maximum earning potential and the extent to which existing and projected social, economic and physical factors threatened this potential (Babcock, 1927). Judgment, informed by "the eye of experience" (Loeber 1922: 21) and careful study, was thus paramount in appraisal. In this vein Ernest Fisher, University of Michigan Professor of Realty Management and author of the popular 1924 book *Principles of Real Estate Practice*, insisted that appraisal could not be reduced to a formula. From identifying a site's highest and best use to selecting a depreciation rate to predicting value-altering changes in a district, the appraiser's judgment was indispensable throughout the valuation process. Babcock put this bluntly in his seminal 1932 text, *The Valuation of Real Estate*: "there can never be such a thing as absolute valuation" (2). After all, appraisal was an "observational science" and statistical techniques were merely aids to the appraiser's interpretation of value (American Institute of Real Estate Appraisers, 1951). Standardizing appraisal thus necessitated standardizing judgment, which in turn rested on creating consensus around value's determinants.

Appraisal textbooks and sample appraisal reports disseminated by NAREB is where this consensus was forged. These texts held that race and class homogeneity constituted an “intangible community asset” that warranted protection and consideration in appraisal. As has been well documented (Abrams, 1955; Jackson, 1980; Freund, 2007; Light, 2010), Babcock’s foundational 1924 book, *The Appraisal of Real Estate*, positioned racial and religious factors as leading social influences on value. Babcock (1932) later embedded this relationship within the supposedly inevitable trajectory of decline that afflicted all residential districts due to the succession of property uses and demographic groups urbanization entailed. In this trajectory, the primary reason for depreciation was not land use succession but the “quality of people” moving into a district (75) given that, he later wrote, the “aspirations, energies, and abilities of various groups...will largely determine the extent to which they develop the potential value of land” (86). If depreciation was gradual, it was because differences between successive occupants were slight. But there was one difference that precipitated a rapid decline: race (91). At this time, model property briefs and appraisal reports disseminated to help standardize appraisal routinely commented on neighborhood racial demographics such as that “the occupancy is exclusively white” (NAREB, 1931b: 35) or “there are no foreigners or undesirables of any kind” (NAREB, 1931d: 27) or the residents are “homeowners and are mostly thrifty people of German and Irish descent” (NAREB, 1931a: 28).

In the 1940s, appraisers brought race into the calculus of depreciation more directly through the metric of ‘economic obsolescence.’ In 1948, the same year the Supreme Court declared racially restrictive covenants unenforceable, the American Institute of Real Estate Appraisers’ *Handbook for Appraisers* incorporated “neighborhood infiltrations of inharmonious people” into its description of the causes of economic obsolescence which, together with a building’s physical deterioration and functional obsolescence, depreciated value.²⁰ As an indicator of economic

obsolescence, the presence of racial integration would inform appraisers' judgment regarding a property's useful life and subsequently the rate at which income would be discounted to account for projected depreciation. Later publications naturalized this relationship between race and depreciation through the natural "law of conformity": a land economic principle asserting that socio-economic homogeneity maximizes property values (AIREA, 1951).

Discussion

In his 1933 book, *One Hundred Years of Property Values in Chicago*, Homer Hoyt illustrated in the form of a simple numbered list the relationship between race and depreciation appraisers had been affirming and naturalizing for around a decade. Hoyt's list, which ranked Chicago's ethnic groups in order of increasing impact on depreciation, is as much an artifact of the co-production of race and property as it is a diagram of the racialized proper(tied) economic subject. Race, property, and proper economic subjectivity were co-produced by the real estate industry in the early 20th century as it consolidated the class interests necessary for the appropriation of class-monopoly rent. In pursuit of profit and credibility as a burgeoning profession, realtors instrumentalized property's race-advancement connotations, a colonial discourse given renewed scientific legitimacy by theories of industrial evolution. Appraisal science then integrated these ideas into the functioning of real estate markets as it authorized, quantified, and reproduced the links between race and depreciation. The metric of 'economic obsolescence,' which sought to standardize appraisers' judgment on the depreciating effect of changing neighborhood demographics, relegated those populating the category of "inharmonious racial groups" – defined based on their distance from the prevailing boundaries of whiteness – to a status beyond the pale of property value, in fact antithetical to it. Because property figured so heavily in

conceptions of proper economic subjectivity – due in no small part to realtors’ construction of the thrifty, homeownership ideal subject – to be relegated outside the pale of property value was to be constructed as an aberrant economic subject.

In a line reminiscent of Progressive economists’ distinction between those ready and those not yet “ripe” for private property’s civilizational reach, Hoyt (1933: 51) qualified his diagram by specifying that except in the case of African Americans and Mexicans, the prejudices propelling white flight and depreciation disappeared when “foreign nationality groups” ascended to “American standards of living.” Like their intellectual forebears, appraisers established a boundary between those who could be uplifted into the status of the proper(tied) economic subject, and those for whom access to this category was foreclosed. This distinction, articulated as one of racial difference, played a key role in the real estate industry’s development. First, it enabled realtors to fashion themselves as public servants. They could at once claim to uplift through homeownership those “ripe for property” and to protect propertied interests from the depreciative effect of “inharmonious groups.” Amidst anxieties about racial degeneracy, this lent legitimacy to an industry haunted by its associations with swindling. Second, the distinction generated profit through the creation of a dual housing market and, eventually, through instruments that channel social difference into profit *via housing*, such as predatory loans and land installment contracts.

Appraisal was a fulcrum for the racialized differential valuation of land and real estate as it affirmed and legitimized racial discourses rooted in settler colonialism, imperialism, and chattel slavery. As appraisers sought to make real estate a more liquid and profitable commodity, their articulation of race with depreciation and proper economic subjectivity helped spatialize the differential valuation of human life engendered by these systems. While residential segregation was being fought in the courts, realtors inscribed it on the value of land, constructing markets that

reproduced racial regimes of ownership. These regimes' social and material afterlives endure in contemporary accumulation projects that mobilize historically structured inequalities toward new profit-making opportunities and manifest in racialized geographies of gentrification, predatory lending, and mass eviction. A critical historiography of segregation could inform theoretical engagements with these processes by suggesting that the speculation, financialization, and commodification of land shaping US cities are thoroughly racial not merely because of how they map onto and reproduce racialized landscapes but, crucially, because of the historical and ongoing ways in which racial difference is constituted as a modality for the appropriation of ground rent by real estate capital.

CHAPTER IV

Weaponizing the Housing Code: Code Enforcement and the Construction of Blackness as an Aberrant Relationship to Property

Introduction

On the 26th of July 1968, the South Lynne Community Council, a residents' association in present-day West Englewood, inspected the home of a local tenant, an African American woman identified in the inspection form merely as "ADC¹ Mother – 12 children all ages." After noting that the apartment's interior "seemed not too bad" but "exterior needs work," the volunteer inspector added, "too many children for space but unlikely judge would evict," and scheduled a reinspection for three days later. In the late 1960s, the South Lynne Community Council used housing code enforcement to manage the movement of African Americans into the area in an effort to protect property values. The council worked closely with the Department of Buildings, the alderman's office, and the police to file code violation complaints and to conduct regular housing inspections: campaigns wielded primarily against two racially changing avenues along the neighborhood's eastern border.

This chapter demonstrates that these campaigns penalized Black residents for the enduring effects of the same real estate practices that locked them into hyperextractive property relations and deteriorating housing while subjecting their homes and everyday lives to routinized surveillance. But their implications extended even further. Along with realtors' abuse of low-income homeownership programs detailed in Chapter II, the SLCC's home inspection campaigns – elite-led efforts to protect capitalism's valuation of housing as an appreciating asset and speculative investment – reinforced property's race-making function by displacing difference into

hierarchies² of the (in)capable property owner that defined Blackness as an improper relationship to property. At a time when the movement for civil rights and federal fair housing legislation brought the significance of race for housing access under fire, these efforts reinscribed racial regimes of ownership by “racing decay” (Seligman, 1999) and by turning property into a site for the surveillance of Blackness (see Browne, 2015).³

The South Lynne Community Council’s (SLCC) code enforcement campaigns offer important historical insight into the contemporary use of municipal ordinances as a tool of racial “banishment” (Roy, 2017) and suggest that this practice has a longer genealogy than is typically understood. In this chapter, I examine this longer genealogy by analyzing the council’s use of housing code and property improvement as “neighborhood stabilization” tools. In doing so, I illuminate important antecedents to the contemporary use of city ordinances as mechanisms for displacing residents – often the racialized poor – who are deemed threatening to the entrepreneurial vision of the city as a site for investment and high-end consumption.

These antecedents reveal a need to grapple more seriously with property’s race-making function, by which I mean the ways in which the protection of propertied interests in racial capitalism almost inevitably produces forms of exclusion that are justified by producing social difference and organizing it into hierarchies. This chapter thus positions municipal code enforcement as another node in Chicago’s political economy of housing that has co-produced race and property. In so doing, it expands on Chapter II to situate Englewood as a landscape thoroughly configured by racial regimes of ownership. In addition, it shows how the physical effects of the predatory property practices detailed in Chapter II became fodder for a host of local practices and discourses that constructed Blackness as an aberrant relationship to property.

Municipal Ordinances and Socio-Spatial Inequalities

Sociologists, historians, geographers, and legal scholars have pursued three main lines of inquiry on the ways in which municipal ordinances and their enforcement shape urban form, particularly their role in (re)producing unequal socio-spatial orders. One line of inquiry exposes the bias toward propertied, middle- and upper- class interests inherent in many municipal codes inasmuch as their legal rationale rests in protecting the “quiet enjoyment of one’s property” and insofar as they are informed by deeply classed and racialized assumptions about proper uses of space. A second line of inquiry details inspectors’ discriminatory enforcement of municipal codes and foregrounds its enabling role in city downtown redevelopment and gentrification across North America. The third line of inquiry turns the analytical lens from institutional to private actors and illustrates the emergence of municipal code as a site where contentious visions for the city and beliefs about who deserves its resources are mediated and performed. In particular, this third body of scholarship demonstrates how municipal codes are being mobilized to push out the racialized poor, and links this development to new patterns of segregation and housing insecurity across the US.

The inherent bias of municipal ordinances

Social hierarchies are intrinsic to many municipal laws, particularly private nuisance ordinances such as noise codes or lawn care regulations (Valverde, 2011, 2012). Because their legitimacy derives from their use in ensuring the ‘quiet enjoyment of one’s property’, these ordinances inherently privilege property owners and thus extend protection on necessarily differential terms. Valverde (2011) illustrates the workings of differential protection in New York City’s Noise Code, which establishes different maximum decibel levels in districts defined

primarily according to their land use category, with the strongest noise protections granted to single-family, low-density districts. The differential protection implicit in the fact that “those living in poorer and more crowded quarters [are] being told that they have to tolerate more noise and pollution than their wealthier neighbors” (Valverde, 2011: 296) remains legal given that private nuisance ordinances’ are based in individuals’ relationship to property rather than universal rights. Private nuisance ordinances thus reflect the routine ways in which local legislators and judges enshrine upper- and middle- class propertied interests into law (Valverde, 2012).

The discriminatory enforcement of municipal ordinances

Municipal law also orders urban space and reinforces uneven geographies at the level of implementation: in everyday micro-practices of inspection and enforcement that Lipsky (1980) terms “street-level bureaucracy.” In their study of property use, health, and liquor code enforcement in Vancouver, Proudfoot and McCann (2008: 356) show that inspectors’ regulatory decisions are profoundly shaped by their geographical imaginations – that is, by their “opinions, assumptions, and ways of seeing/speaking about areas” – that are themselves rooted in dominant discourses about certain neighborhoods as disorderly, desirable, safe, and so forth. Far from objective provisions then, municipal codes exhibit a “cultural tilt” (Valverde, 2012: 49) because inspectors’ use of discretion is deeply influenced by broader discourses about what is acceptable or desirable in the neighborhoods where they operate. This finding expands Watkin-Hayes’ (2009) argument that bureaucrats’ discretion reflects their socio-economic backgrounds as it suggests that regulatory action is also informed by the dominant discourses and representational practices through which urban spaces are constructed.

In Vancouver, this often results in inspectors exercising leniency toward noise and liquor code violations in downtown neighborhoods, which reveals street-level bureaucrats’ crucial role

in protecting the value of downtown investments (Proudfoot and McCann, 2008). In New York City, Sutton (2015) reports that businesses in majority-Black neighborhoods bore a disproportionate share of the regulatory burden in the early 2010s and suggests that inspectors' disproportionate ticketing of Black-owned businesses paves the way for the transformation of commercial corridors into spaces for investment and high-end consumption in gentrifying Brooklyn neighborhoods. Ross (2018: 152) details similar processes underway in Toronto, where arts-led redevelopment initiatives claim to champion subcultural music venues in their pursuit of a marketable authenticity yet deprive these institutions of the resources necessary to comply with zoning amendments or noise and liquor licensing requirements, forcing many into closure.

These processes support Valverde's (2012) claim that municipal codes tend to reflect the cultural preferences of white, middle- and upper-class property owners. Not only does municipal code enforcement then universalize and institutionalize this group's sensibilities, it also designates nonconforming uses of space as disruptive, ranking "activities and spaces along a kind of moral 'chain of being'" that governs residents through hierarchies of propriety (Valverde, 2012: 50). The privileging of white middle- and upper-class property owners in code enforcement emerges partly because this group's lifestyles reflect municipal governments' vision of the city as a place for high-end consumption, and partly because the complaint-driven nature of code enforcement implies a bias in favor of those with the resources, time, and knowledge necessary to gain enforcement agencies' attention (see Valverde, 2012).

While many have highlighted the enabling role of municipal regulation in entrepreneurial city-making projects, Bartram (2019) cautions against the tendency to treat the actions of diverse city administrators as if they were driven by a unified "pro growth" logic. In Chicago, Bartram finds that building code inspectors actually exercise discretion to support low- and moderate-

income homeowners by disregarding minor code violations and go after professional landlords by reporting and issuing fines on their every possible violation. Bartram attributes these practices to understandings of deservingness that derive from inspectors' working class backgrounds, their workplace culture, and their reactions to contemporary economic inequalities. Despite their good intentions, however, inspectors' discretionary enforcement continues to reproduce some longstanding housing inequalities, especially as professional landlords shift the costs of code compliance onto their tenants through rent hikes or evictions.

Municipal code enforcement as a mechanism for exclusion

A third line of inquiry within the scholarship on municipal regulation examines how the devolution of code enforcement powers and responsibilities onto citizens is perpetuating the displacement, segregation, and criminalization of poor and working class residents of color in cities across the US. In Milwaukee, Desmond and Valdez (2012) detail police departments' reliance on municipal codes to reduce operational costs incurred by "nonemergency" calls. This practice has institutionalized a system of decentralized crime control which issues nuisance citations against the owners of buildings that demand "undue" police attention or generate an "excessive" number of police calls, essentially charging landlords with policing their tenants – a development with deeply gendered and racialized effects.

First, police in the early 2010s disproportionately targeted Milwaukee's predominantly Black neighborhoods with nuisance citations (see also Desmond, 2016). In addition, properties in gentrifying Black neighborhoods had the highest likelihood of being deemed "nuisance buildings." This indicates both racially discriminatory practices of code enforcement and the use of nuisance ordinances to hasten processes of neighborhood change – a phenomenon also reported by Legewie

and Schaeffer (2016) in New York City. Second, while police issued nuisance citations to address a wide range of disturbances from noise complaints to shootings, nearly one third were generated by 911 calls related to domestic violence incidents. Landlords responded to citations by pursuing eviction through formal or informal channels or by threatening eviction to discourage their tenants from making police calls. In doing so, they exacerbated both housing and physical insecurity particularly for women, the majority of individuals subjected to domestic violence. A contemporary iteration of vagrancy laws, the deployment of nuisance ordinances in “third-party policing”⁴ reinforces housing inequalities along lines of gender and race.

Doering (2020: 21) suggests that the confluence of police functions with code enforcement in nuisance ordinances must be understood not merely as an expansion of the carceral state orchestrated from the top down by municipal governments, but also the result of longstanding *resident-led* efforts to mobilize policing for the purpose of displacing “unwanted neighbors.” Yet residents’ use of the police to surveil, intimidate, and force out unwanted neighbors is embedded within broader municipal governance structures that incentivize vigilantism as part of a concerted effort to avert the perceived negative economic implications of an increasing population of poor and working class residents. While nuisance law has been in use since at least the late 19th century, municipalities across the United States have expanded its scope in the past two decades to include a range of “crime-free housing” and “disorderly conduct” regulations that give police considerable discretionary power over housing access and security (Smith, 2018). This development in nuisance law reflects municipal governments’ dependence on property tax revenues, and the attendant belief that removing “problem” residents from their jurisdictions will generate increasing property values (Gavin, 2014).⁵

Kurwa (2018) details the workings of these governance logics in California's Antelope Valley, where decentralized nuisance code enforcement enables two municipalities to circumvent the Fair Housing Act as they push out residents receiving Section 8 housing assistance. Seeking to stem the influx of voucher holders, the municipalities of Palmdale and Lancaster pursued a three-pronged strategy that included broadening the legal definition of "nuisance" to encompass a vaguely defined array of activities that are "indecent or offensive to the senses" and interfere with neighbors' "comfortable enjoyment of life or property"; instituting penalties for the owners and tenants of rental units receiving more than five nuisance complaints per year, but allowing affected landlords to evade fines by pursuing eviction; and encouraging the formation of neighborhood-watch groups to monitor code violations while also establishing a system that enabled residents to file complaints against their neighbors through policing and administrative hotlines. This strategy's outcomes amongst a local population harboring hostility toward the predominantly Black incoming population of voucher renters are unsurprising. Emboldened by the new participatory policing system, residents in Palmdale and Lancaster surveilled their voucher-holding neighbors to report suspected code infractions, triggering displacement – both real and threatened – as landlords pursued evictions to avoid fines and license revocations.

Ocen (2012) documents similar processes in California's suburban municipality of Antioch, where special police units dedicated to nuisances disproportionately surveilled Black voucher holders living in wealthier and predominantly white neighborhoods and investigated alleged nuisances in Black households at four times the rate of white households. Half of the nuisance violations resulting in voucher holders' evictions were unfounded. The confluence of policing with code enforcement thus operates at the nexus of municipal legal innovations and

citizen action to institutionalize what Ross (forthcoming) terms “building code vigilantism,” reproducing displacement and segregation along lines of class and race.

Though viewed as a recent iteration of the “shadow carceral state”⁶ (Beckett and Murakawa, 2012), the use of nuisance ordinances, “crime-free” housing regulations, and other housing codes as a mechanism of exclusion has a longer history stretching back to at least the Second Great Migration. Amanda Seligman (2005) details the segregationist use of housing code in her account of white residents’ responses to racial integration on Chicago’s West Side. As African Americans began moving to West Side neighborhoods, Seligman argues, whites’ rationale for supporting Chicago’s newly adopted housing code significantly shifted. Initially perceived as a tool for halting longstanding processes of neighborhood deterioration, housing code enforcement in the early 1960s became a key weapon in white residents’ fight to prevent integration. In particular, white residents’ associations began vigorously lobbying the City for aggressive code enforcement to penalize landlords leasing to African Americans and to stem white flight by improving neighborhood conditions. These actions reflected a combination of racist sentiment, fears of declining property values, and anxieties about deepening patterns of municipal neglect on the West Side. In turn, they attached racial meanings to the property conditions resulting from aging buildings and from the shifting contours of Chicago’s dual housing market: racial meanings that reproduced discourses of African Americans’ “propensity for living in overcrowded conditions” and Black southern migrants’ incapacity for “healthy urban living” (Seligman, 2005: 41-42).

Seligman’s account of white West Siders’ use of housing code to preserve their neighborhoods’ racial homogeneity illuminates some of the historical precursors to the contemporary use of municipal ordinances as mechanisms of exclusion. Moreover, it invites

attention to housing codes' historical function as a fulcrum for the articulation of property forms with racial subjectivities. In this chapter, I continue this line of inquiry by examining the South Lynne Community Council's use of housing code and property improvement campaigns in the 1960s as tools for managing the movement of African Americans into present-day West Englewood. My analysis is informed by the South Lynne Community Council records – a rich collection of meeting minutes, correspondence, newsletters, council committee reports, and other documents that offer a view into the council's work in West Englewood between 1957 and 1972, its years in operation. Newspaper articles on *The Chicago Tribune* about the council during this period help contextualize the findings of archival research.

Broadly, I argue in this chapter that the South Lynne Community Council's property improvement campaigns, though couched in the colorblind rhetoric of neighborhood stabilization, stemmed from anxieties about the neighborhood's waning associations with whiteness and the public resources it afforded. Their implementation helped create racialized constructs of decline and constituted property as a site for the surveillance of Blackness, making code enforcement a key site for the articulation of property forms with racial subjectivities in Chicago – that is, for the making of racial regimes of ownership.

The South Lynne Community Council

The South Lynne Community Council (SLCC) was formed in spring of 1957 to address what the founder Irene Simolke and her neighbors perceived as an inadequate police response to a spate of youth crime in the area. The council was incorporated in September 1958 around a four-point agenda of “encouraging neighbors of different backgrounds to live and work together”⁷ to (1) maintain and improve their property in accordance with the building code and zoning laws; (2)

promote health, safety, and welfare projects in the community; (3) build mutual confidence and neighborliness; and (4) encourage and support social, recreational, and cultural improvements in the neighborhood, which comprised roughly the northwestern part of present-day West Englewood. By 1961, the council’s membership included 1,500 homeowners, tenants, business owners, churches, and community groups in the 3-square mile area bounded by Ashland Avenue to the east, Western Avenue to the west, 59th Street to the north, and 67th street to the south (Figure 4.1). The SLCC’s agenda of local improvement through initiatives that focused on housing, delinquency, crime, safety, and health sought to make the area “a good place to work and play, a good place to live and stay” (Ramsey, 2017) – the council’s motto in 1960.

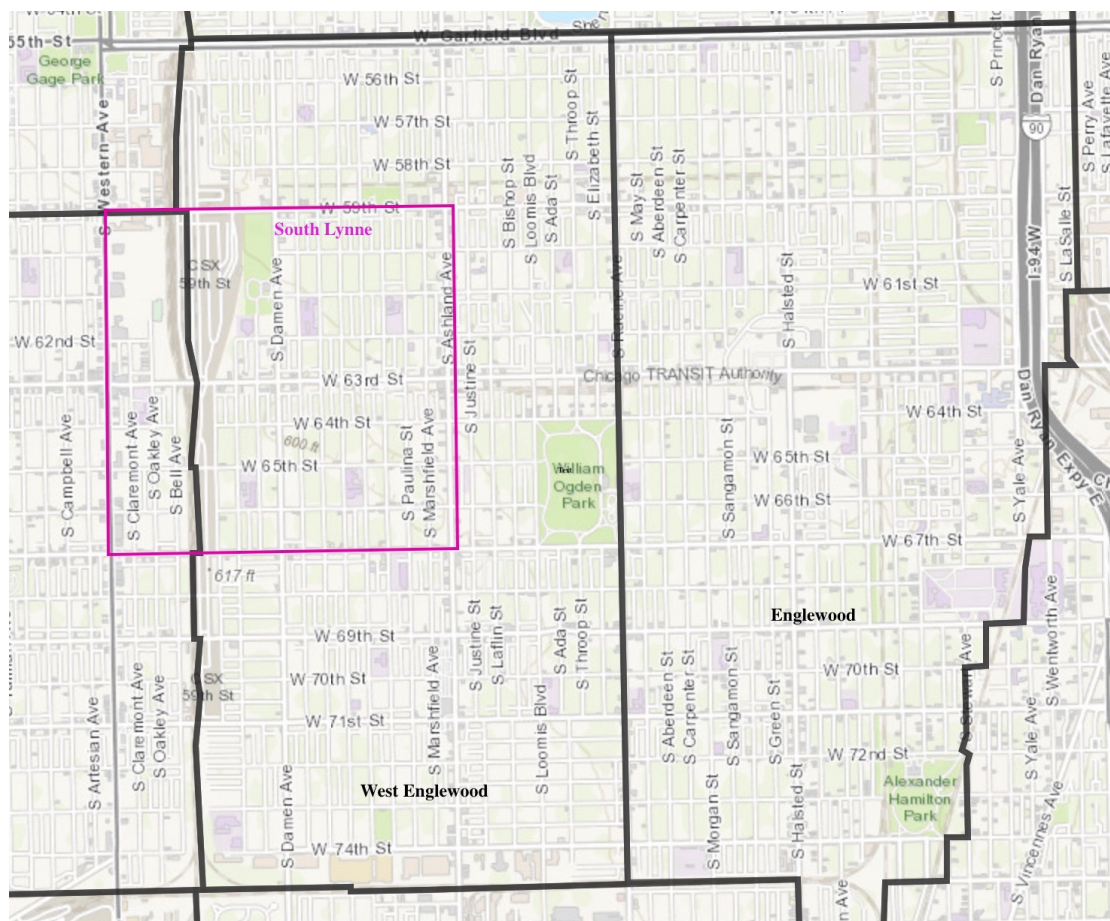


Figure 4.1. South Lynne in fuchsia.
Source: Author

Making South Lynne a good place to live and stay in the early 1960s was about much more than improving neighborhood conditions. It was inseparable from local anxieties about being “absorbed by the ghetto” along the neighborhood’s eastern border and the attendant white flight and municipal neglect – processes residents and council leaders frequently associated with “being written off the books.” Daily reminders of decline compounded these anxieties. South Lynne’s parks, public spaces, and aging housing stock showed signs of deterioration and, by spring 1962, 20% of the housing units were either deteriorated or completely dilapidated (Starr, 1963). The commercial strip at the intersection of 63rd Street and Ashland Avenue had begun to lose its small businesses and, in 1964, residents counted 22 stores in a 15-block stretch of 63rd Street that had been vacant for three to four years (Starr, 1963). By 1965, vacant and boarded-up shops struggled to attract new retailers.

Concerned that this decline would render South Lynne vulnerable to panic peddlers and induce white flight, the SLCC focused its efforts on improving neighborhood conditions and convincing homeowners to stay in the area. This was part of a sustained strategy to prevent a “block-by-block [racial] turnover” of the kind experienced by other Chicago neighborhoods in the mid-20th century. This agenda eschewed the type of violent support for segregation adopted by many white residents’ associations, including in the Murray Park neighborhood just to the south, in favor of a “racial moderate” approach that centered on improving property conditions, preventing blockbusting, and slowing down white flight (Seligman, 2005). This approach earned the SLCC recognition by Mayor Richard Daley and the Chicago Commission on Human Relations, for its early work in halting white flight. The SLCC is also credited as the first and largest integrationist community organization in southwest Chicago (Ramsey, 2017).

The council did not actually take a stance on integration, and in fact avoided directly addressing the matter altogether, until 1962. Two major events prompted council leaders to adopt a formal position: first, the need to respond to major rifts within the membership after the SLCC accepted its first Black member and, second, the passage of Chicago's Fair Housing Ordinance in fall of 1963. The SLCC's early success at enrolling 1,500 members had been due partly to its silence on integration, which allowed residents with diverse views on segregation to project their visions for the community onto the council's neighborhood improvement agenda. This ambiguity became untenable in summer of 1962. In April, SLCC leaders had decided to accept as a business member Dr. George Harris, a Black veterinarian who had recently bought an animal hospital in the neighborhood. When it announced the decision in July, invoking the duty to respect individuals' inherent right to sell or buy property wherever they desire, the council faced great opposition.

A council chairman and a block captain leader organized a growing group of residents to challenge the decision and got the majority of SLCC's block captains to start enrolling new members by advertising the council as a segregationist organization (Ramsey, 2017). This presented a serious challenge for the SLCC. Chairman Reverend Ronald Graham, a civil rights supporter, began receiving threatening phone calls and mobs of residents attempted to interrupt several council meetings. As a growing number of residents joined the council demanding a segregationist program of action, the SLCC could no longer remain silent on integration. By 1963, dissenters from within the council's leadership and among its membership managed to have segregationists elected into co-chairmanship positions in each of SLCC's committees, but many left the SLCC within a few months to create We the Homeowners, an organization that allied itself

with the segregationist Murray Park Civic Association just south of the neighborhood and took nearly half of the SLCC's members.

Following this rift within the association, the SLCC positioned itself more directly as an integrationist organization in November 1963, when it announced its support for the city's newly adopted Fair Housing Ordinance. The council's endorsement of the ordinance, however, was not based on a moral or political commitment to defending equal access to housing. Rather, it was motivated by the belief that creating housing opportunities throughout the city for African Americans would prevent the "block-by-block extension of the ghetto" from east of Ashland Avenue, which by the late 1950s marked the boundary between the expanding Black Belt and predominantly white neighborhoods in southwest Chicago. The "block-by-block march of slum and blight will stop being so easy and so profitable for the vested interests behind the speculator," the council stated in its resolution supporting the ordinance, and "lines like ours at Ashland will break up." As council leaders explained, the ordinance would allow the community to not "sit helpless, watching ghetto conditions move to Marshfield, Paulina [avenues], and radiating block by block west, north, and south." "Let the whole Southwest Side and the entire city bear this burden of responsibility," wrote councilman William Gleeson in an article on the SLCC Newsletter. "South Lynne does not have to be expendable" and "we do not have to be written off," he added, explaining that the ordinance "should take the pressure off our eastern boundary."

When in spring 1964 the Property Owners Coordinating Committee – a group of 175 community organizations backed by the Chicago Real Estate Board – circulated a petition to put fair housing up for a statewide referendum vote, SLCC leaders urged residents not to sign the petition. Council leaders responded to residents' arguments that the Property Owners Coordinating Committee was "fighting for our communities and the constitution" by emphasizing the

importance of having all city neighborhoods “open to qualified Negroes” so that communities like South Lynne would not get “absorbed by the ghetto.” The SLCC Treasurer explained that he did not want to live in an all-Black community but did not object to living in a community that was not all white, and underscored the need for “some kind of escape valve, such as legislation” that opened other neighborhoods up to African Americans. “If the traditional pattern is not broken,” he warned, “South Lynne will succumb.”

As a neighborhood bordering the Black Belt, integration was an imminent and inevitable reality for South Lynne in the early 1960s. The council’s support for fair housing legislation, in this context, marked an attempt to “take the pressure off [South Lynne’s] eastern border” and to prevent a “block-by-block turnover,” ensuring instead what it called “balanced integration.” In this vein, the SLCC adopted a colorblind action program that focused primarily on preventing the deterioration of local property and improving neighborhood conditions. Toward the late 1960s, the council began going after realtors suspected of panic peddling⁸ and supported efforts to pass a statewide anti-solicitation law that prevented real estate brokers from soliciting homeowners who did not wish to be contacted as a way of preventing panic selling.⁹

On many occasions throughout the 1960s, however, particularly when its attempts to halt the “extension of the ghetto” proved limited, the SLCC questioned its colorblind agenda. In a July 1968 meeting for instance, some leaders of the council’s Housing and Zoning Committee, frustrated with growing patterns of blockbusting along Marshfield Avenue, suggested that South Lynne’s support for fair housing to reduce the pressure on the Ashland Avenue border “does not seem the whole answer.” “Where there has been violence and a “keep out” attitude,” they argued, “there are at this time still no Negro move-ins [and] a white [real estate] market still operates.” Later that year, the Housing and Zoning Committee wrote to a manager at Beverly Bank, which

held several mortgages to recently vacated homes on integrating blocks in South Lynne, to notify them of the importance of having white families move into these blocks. In August 1969, the committee contacted 20 local banks to request that they ensure the buildings where they held mortgages were properly maintained and that they begin providing more low-interest financing, “especially for young white families.”

While such actions explicitly veered off the SLCC’s colorblind agenda and articulated an unequivocal interest in preserving South Lynne’s whiteness, the council’s colorblind property-centered program, too, was inflected by anxieties about unchecked integration and had profoundly racial outcomes. In fact, the SLCC’s pursuit of “balanced integration” essentially entailed reducing and carefully managing the movement of African Americans into the area in order to protect white propertied interests and safeguard the public resources afforded by the neighborhood’s whiteness. This, I will show, occurred primarily through three types of action: (1) efforts to preserve the neighborhood’s public association with whiteness; (2) rumor control; (3) and community-led surveys of housing code violations. Each of these efforts reproduced racialized conceptions of decay and normalized the surveillance of Blackness to protect white property, reinforcing racial regimes of ownership in Englewood.

Policing South Lynne’s Boundaries

At the time of the council’s founding, SLCC leaders understood that mobilizing against panic peddling in an aging all-white neighborhood bordering Chicago’s Black Belt necessitated maintaining the area’s popular associations with whiteness. This was a cornerstone of the SLCC agenda for “balanced integration” insofar as it could prevent the types of phenomena realtors typically exploited to induce panic-selling: the block-by-block entry of African Americans into the local housing market and the flight of white homeowners to the suburbs. During the council’s early

years, when the neighborhood was all white but racial change was imminent, SLCC worked on multiple fronts to preserve South Lynne's association with whiteness but articulated these efforts in the language of "neighborhood stability" rather than the racist rhetoric adopted by many neighboring organizations. Among the numerous initiatives taken in this effort, two were particularly significant: the naming of South Lynne and the struggle over the neighborhood's police boundaries.

When Irene Simolke and nineteen of her neighbors founded the SLCC, the section of the city they represented was known by the name of the community area within the boundaries of which it fell: West Englewood. South Lynne was the name given to the area by the family that purchased the land in 1860, and it had been out of use since the early 20th century (Ramsey, 2017). Ramsey (2017) writes that referring to the neighborhood as South Lynne meant to invoke the optimism of an earlier era of neighborhood growth so desperately needed by local residents at a time of anticipated decline. But naming the area South Lynne was also a key part of the council's efforts to distinguish the neighborhood from the eastern part of Englewood, which by the late 1950s had experienced significant racial transformation and considerable economic decline. Distinguishing South Lynne from Englewood thus marked an attempt to preserve a whiteness under threat by the continuously shifting boundary between the Black Belt and the predominantly white neighborhoods in southwest Chicago – a boundary that by the late 1950s was steadily pushing against Ashland Avenue on South Lynne's eastern border. If unity among residents was crucial in preventing speculators from taking advantage of local rifts and factions to blockbust the neighborhood, reviving the South Lynne name suggested that part of what the SLCC united residents around in their struggle for "neighborhood stability" and "balanced integration" was a preservation of whiteness.

A second defining moment in the SLCC's early attempts to maintain the neighborhood's association with whiteness was the council's fight to challenge a redistricting action that brought part of South Lynne under the Englewood Police District. In May 1964, the Chicago Police Department's Central Planning Division remapped the boundaries of 12 of the city's 21 police districts in an effort to more efficiently allocate law enforcement resources. Until then, South Lynne had been under the jurisdiction of the Chicago Lawn Police District – the city's largest at nearly 27 square miles. To reduce demands on Chicago Lawn officers, the Chicago Police Department extended the Englewood Police District westward and brought the eastern two-thirds of South Lynne under its jurisdiction. The SLCC challenged the plan and attempted, unsuccessfully, to halt it. In a letter to Chicago Police Superintendent Orlando Wilson, the council warned that real estate speculators would turn the boundary change into a blockbusting opportunity by inducing panic about integration among white homeowners. Redistricting, emphasized the SLCC, would weaken white residents' already weak resolve to stay in South Lynne. "We don't want to be written off the books," one resident wrote. "We are constantly fighting to keep the neighborhood up. I'm thinking about the morale of the people" ("Change Boundaries of Cop Districts," 1964).

The Chicago Police Department implemented the redistricting plan despite the SLCC's opposition and, in a move emblematic of policing's ancillary function in organized abandonment (see Gilmore, 2015), intensified its operations in Englewood by making the peak policing period there six hours longer than in other districts. Whether driven by concerns that speculators could invoke the redistricting to induce panic-selling or motivated by anxieties about racial integration, the SLCC's mobilization against redistricting were part of a vigorous effort to preserve South Lynne's association with whiteness in the name of maintaining "the morale of the people." Despite

the council's formal support for integration, then, part of the SLCC's early work entailed preserving the established geography of race under the rationale of "balanced integration" and on the basis of a refusal to be "written off the books."

When this established geography of race was breached during the SLCC's early years, council leaders and residents often turned to the police. On the 18th of October 1963, for instance, when the council learned that Pearl's Last Minute Lounge was set to open for business at the intersection of 63rd Street and Ashland Avenue, SLCC Secretary Donna Scheid wrote to the local Police District Commander to notify him that "Pearl is a Negro." While the SLCC's rationale for informing police about new African American residents or businesses was its stated commitment to preventing interracial encounters from escalating into racist violence, involving the police in these matters also meant subjecting Black-owned businesses and their patrons to surveillance "for their own protection."

The SLCC also worked with residents to secure more police presence when changes in the neighborhood made them feel unsafe. On one occasion in summer 1969, for instance, a local homeowner complained at the council office about inadequate police surveillance to address the "problem of youth from east of Ashland [Avenue]" in the area around the intersection of 64th Street and Marshfield Avenue. Office records from that day show that the secretary contacted a council chairman to inquire about this issue and was told by his wife that the problem "isn't the neighbors, but small gangs are forming and start whooping it up about 8 PM every nite [sic] until the wee hours of the morning," that her husband had already reported this to the police, and that they now have more police protection but "it hasn't solved all the problems."

The SLCC's mission made no explicit reference to race or to preserving South Lynne's whiteness. In meetings during the organization's first two years, for instance, members who

inquired about whether the SLCC could deny “undesirable buyers and tenants” from moving in were reminded that the council could not legally do so through organizational channels and that its focus was on improving neighborhood conditions (Ramsey, 2017). However, in a regulatory context that failed to effectively halt real estate practices of panic peddling and block busting, the council’s control over the political economy of housing was significantly constrained. Protecting “neighborhood stability” in SLCC’s early years, then, partially meant uniting residents around a shared sense of community to convince them to remain in South Lynne – a goal the council often pursued by attempting to manage the movement of African Americans into the neighborhood so as to bolster whites’ resolve to stay.

“Rumors and the Damage They Can Do”

Besides attempts to manage the actual movement of African Americans into the neighborhood, the SLCC’s strategy for “balanced integration” against an anticipated “block-by-block” racial turnover orchestrated by realtors included concerted efforts to control one of realtors’ greatest weapons in panic peddling: *rumors* about the movement of African Americans into the neighborhood. The council’s work on rumor control involved both collecting and dispelling rumors in order to detect and, wherever possible, quell white residents’ anxieties about “the spreading ghetto.” From the time of its founding until the early 1970s, the SLCC recorded and responded to hundreds of rumors concerning African Americans moving into the neighborhood. At times, residents called the council office to report that an African American family had moved into their block or that they had heard rumors of realtors only showing local homes to African Americans. Toward the late 1960s, they also conveyed this information through the SLCC Housing

and Zoning Committee's complaint system, which was designed for residents to report housing and building code violations in the neighborhood.

In the SLCC's early years, when the neighborhood was all white, the council worked to clear rumors about alleged move-ins by African Americans in an attempt to control the factors that could instigate white flight. The council recorded these rumors as a means of monitoring local anxieties but also discouraged them in order to prevent the spread of panic. In 1963, for example, the SLCC Housing and Zoning Committee reported having handled numerous such rumors over the past several years and emphasized the need for residents to worry less about rumors of imminent integration than about speculators and absentee landlords, and to focus instead on reporting suspected situations of this sort. The council underscored the danger of rumors in 1965 in a publication titled "Rumors and the Damage They Can Do," that recounted recent incidents in which rumors about African Americans moving in had been proven false and stressed the importance of refraining from spreading unsubstantiated information.

The press, too, became a target of SLCC's rumor control efforts. On the 10th of June 1965, SLCC chairman Peter Pantarotto wrote to the executive editor of the *Chicago Daily News* to express his concerns about a piece the newspaper had recently published in its "Letters to the Editor" column. The piece, written by James R. Young, Jr., detailed the early signs of white flight and decline in South Lynne and alerted readers that, as the title suggested, "a secret trumpet [was] sounding" in this part of Chicago. Calling the letter a piece of "creative writing," Pantarotto challenged Young's claims about the abundance of "for sale" signs indicating racial turnover in the area's housing market and dismissed the claim that whites were preparing for mass exodus. Far from being the declining neighborhood Young had portrayed it to be, Pantarotto added, the neighborhood's housing stock was old but in good repair and the vacant businesses described by

Young were not uncommon in older commercial strips. What's more, South Lynne had recently experienced substantial new investment near the Ashland Avenue racial boundary, including a grocery store, an auto wash, and a new Catholic church. Pantarotto cautioned the editor that by publishing Young's letter, "filled with inaccuracy" as it was, the *Chicago Daily News* was "contributing to a subtle form of panic peddling" by suggesting that "the community stands ready to flee." He requested that the editor retract the letter to keep the "Letters to the Editor" column from becoming "a tool of the block buster."

This type of rumor control gained urgency in the mid-1960s as the long-anticipated movement of African Americans into South Lynne started to become a real possibility,¹⁰ forcing the SLCC to seek new ways of controlling the narrative about the neighborhood's transformation so as to prevent its cooptation by panic peddlers. With the growth of the neighborhood's Black population, the SLCC's rumor control work shifted more heavily toward, first, investigating African American move-ins to determine whether panic peddling was involved and, second, monitoring relations between white and African American residents in the name of preventing violence of the kind perpetrated by segregationist whites in many of Chicago's changing neighborhoods. The council's office ledgers from this time are replete with entries such as this one from the 23rd of March 1970: "John Quinn stopped in to report rumor that six Black families moved to 63rd [Street] and Seeley [Avenue]," followed by a related entry further down the page, "Checked out above rumor with Jean Buckley. She will check and call back." On many occasions, rumors reported to the SLCC office also concerned interactions between whites and Blacks that residents or council leaders felt needed to be monitored. In an entry from the 14th of January 1970, for instance, the council secretary made a note to ask a SLCC Youth Committee member about a rumor that white teenagers were going into a local predominantly Black apartment building in the

evenings. “Sounds like wild parties, according to Kay Weaver who lives next door,” the secretary wrote.

The SLCC’s ledgers offer a lens into the intricate networks of rumor control operating in South Lynne throughout the 1960s and the council’s painstaking work to collect, monitor, and manage the circulation of information it deemed threatening to the neighborhood’s stability. These efforts were localized expressions of a broader shift toward “affective governance” as a means of managing interracial relations and policing African Americans in Chicago and many other US cities in the 1960s (see Young and Bruzzone, 2018). Rumor control was a key aspect of this mode of governance. Centers like Chicago’s Rumor Central, based within the city’s Commission on Human Relations, ran hotlines where residents called in to report rumors indicating a rise in racial tension. Hotline operators eased callers’ anxieties and relayed reported rumors to police and intelligence officers, who then verified the rumors, surveilled and sometimes arrested the suspected agitators of racial upheaval, and circulated counter-information to quell panic in those areas of the city where the rumor was going around. Within its first month in service in late summer of 1967, Chicago’s Rumor Central received over 5,000 calls almost completely from white residents. In the name of preventing the spread of rumors that could instigate civil unrest, Rumor Central effectively functioned to mollify white anxieties while monitoring and detaining those the rumors identified as suspected agitators – typically, young Black men (Knopf, 1975; Young et al., 2014). If the governance of affect is one of the modalities through which the carceral state extended its reach in the 1960s (Young and Bruzzone, 2018), the SLCC’s localized system of rumor control suggests that this affective governance operated not only through institutions like Rumor Central and the police but also in neighborhood-level politics, where it often subjected African Americans’ mobility, homes, and personal lives to routinized surveillance.

Property Conditions and Housing Code Compliance

Seligman (2005) argues that the strategies through which whites organized to “defend” their neighborhoods in the middle of the 20th century included not only vigilante violence against African Americans, as detailed by Sugrue (1996), but also attempts to use legal mechanisms such as municipal code and urban renewal funds to encourage whites to stay and direct African Americans elsewhere in the city. On Chicago’s West Side, Seligman (2005) shows, many white residents’ associations did not have preventing the movement of African Americans into the area as their direct aim. Many were concerned primarily with tackling property deterioration and decline, and then grafted their anxieties about integration onto this agenda. The SLCC’s programs in South Lynne represent this second dimension of neighborhood defense. Community-led housing code inspections and a neighborhood-based code violation complaint system, collaboration with the Department of Buildings to force code compliance or demolish deteriorated buildings, surveys of absentee ownership, home improvement contests, and advocacy for tree trimming and other municipal services: these were all initiatives the SLCC undertook to prevent the deterioration of the neighborhood’s housing stock as building conditions became a point of confluence for concerns over local economic decline and fears about the municipal neglect brought on by the “spreading ghetto.” Though seemingly colorblind, this property-centered agenda for neighborhood stabilization ultimately associated property deterioration with African Americans and normalized the surveillance of Blackness as a means of protecting white propertied interests.

The Associate Director of Chicago’s Metropolitan Center for Neighborhood Renewal, James Twomey, shocked residents at a council meeting in May 1962 when he informed them that 20% of South Lynne’s housing units were either deteriorated or dilapidated – either costing more to repair than to replace or requiring significant repairs to be brought into code compliance. This

meeting made building conditions a central focus of the SLCC's agenda for neighborhood stabilization. To address the issues identified by Twomey, the council's Housing and Zoning Committee pledged to launch a "campaign to clean up South Lynne" that could "stir up our people to get behind this real home improvement drive" by "[working] on their fear of losing a fine, comfortable neighborhood as well as on their pride in their homes." In the summer of 1962, the committee established a system through which residents could submit code violation complaints about local buildings to the Housing and Zoning Committee. The committee would then investigate the complaints and, depending on the severity of the violations, either report them directly to the Department of Buildings or pursue a four-step process that involved contacting the property owners to request that the issues be resolved, conducting follow-up inspections to assess code compliance, reporting violations to the City if the owners failed to comply, and maintaining consistent communication with the Department of Buildings to ensure that the violations were addressed. To streamline the complaint process and encourage widespread participation by residents, the Housing and Zoning Committee distributed a housing and zoning code guide that could help residents identify code violations.

The committee's response to code violations indicates that the council's initiatives to prevent deterioration were deeply inflected by anxieties about the "spreading ghetto" from east of Ashland Avenue. In September 1962, James Twomey sent the SLCC a map depicting the conditions of South Lynne's housing units based on the survey he had presented at the meeting earlier that year (Figure 4.2; the black outlines around the heavily deteriorated sections are mine). The map revealed that the following sections of South Lynne had high concentrations of deteriorated or dilapidated units: 66th Street between Ashland Avenue to the east and Wood Street to the west (section 1); the area bounded by 63rd Street to the north and 65th Street to the south on

Marshfield Avenue and Paulina Street (section 2); and the area bounded by 61st Street to the north, 66th Street to the south, Wood Street to the East and Wolcott Street to the west (section 3).

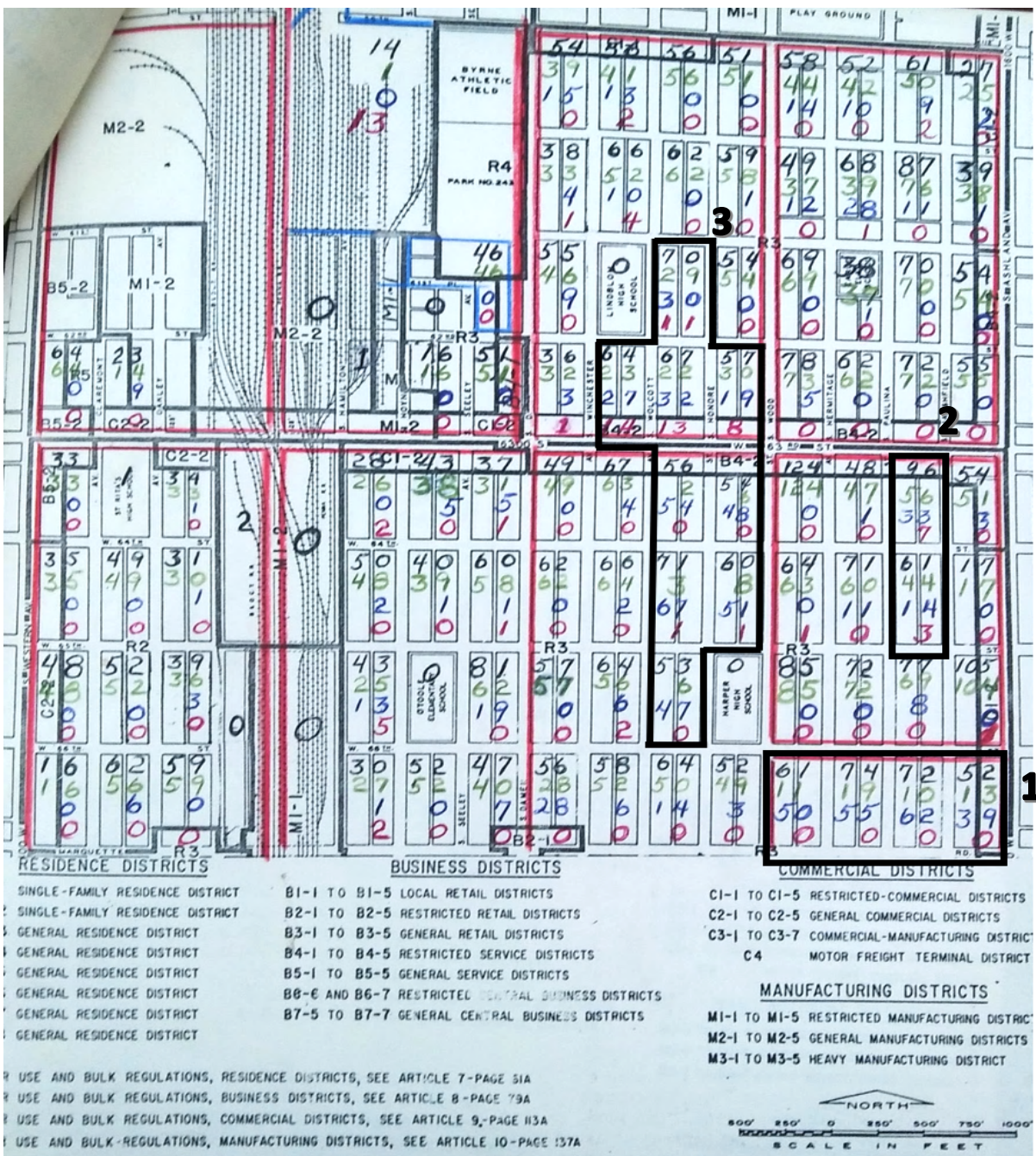


Figure 4.2. Map prepared by the Metropolitan Center for Neighborhood Renewal depicting the number of sound, deteriorating, and dilapidated housing units on each block of South Lynne in spring 1962. Black outlines added by the author. Source: South Lynne Community Council Records, 1956-1972 (Chicago History Museum)

Although the largest concentrations of deteriorated units were located in sections 1 and 3, the Housing and Zoning Committee determined that SLCC committees must focus their efforts primarily on the “racial border” at Ashland Avenue and the two streets directly west of it – Marshfield Avenue and Paulina Street. The SLCC’s property improvement agenda was thus dictated not by a commitment to ameliorating building conditions throughout the neighborhood so much as by the specter of integration. Implicit in this approach was a view of building deterioration as not merely a physical process of decay but also a condition whose magnitude and significance depended on the probability of racial turnover in ownership. Despite its colorblind rhetoric, then, the SLCC’s property improvement agenda was complicit in what Seligman (1999) calls “racing decay.”

This racing of decay extended to other interventions into the built environment, including things as innocuous as tree trimming. On the 27th of July 1967, councilman Edward Frederick wrote to the Assistant General Superintendent of Chicago’s Forestry and Parkways Bureau to discuss the “dire and urgent need” for tree trimming in the area bounded by 63rd and 67th streets between Ashland Avenue and Damen Avenue. On behalf of local homeowners, Frederick expressed concern that the trees blocked the new streetlights recently installed in the area thanks to the SLCC’s advocacy, and that they gave “a definite look of neglect” to local properties. “Special priority,” Frederick emphasized, must be given to Marshfield Avenue and Paulina Street because these were a ““front line” against the further spread of deterioration and decay of properties westward.”

As implied by this advocacy for special tree trimming priority to blocks near the Ashland border, the improvement of property and maintenance of public spaces along the racial “frontline” was a central component of the SLCC’s strategy to safeguard the neighborhood from what they

called “unbalanced integration.” Though “unbalanced integration” is never explicitly defined in the archive, by linking deterioration with “unbalanced integration,” the council associated decaying buildings with African American residents, producing racialized conceptions of neighborhood decline. These conceptions were reinforced in several meetings with Buildings Commissioner Sydney Smith between 1964 and 1966, where South Lynne’s location as a “buffer area” was the justification SLCC chairpersons offered for the especially pressing need to increase the inspection of commercial and residential buildings in the neighborhood. Council members characterized their requests for intensified code enforcement as a “last-ditch effort to save South Lynne from a ghost town future” – one defined by the flight of white middle-class families and the movement of African Americans. “As we go,” they cautioned, “so goes the Southwest Side” (“Demand Action in South Lynne,” 1966).

With panic peddling and white flight as a looming threat, the SLCC was forced to face its limited capacity to transform Chicago’s racial political economy of housing and real estate. The city’s Fair Housing Ordinance of 1963, which the council had supported in hopes of reducing the integration pressure on Ashland Avenue, had created some channels for sanctioning and preventing panic peddling, yet decline by the mid-1960s felt imminent. Chairwoman Donna Scheid expressed the urgency residents and council members felt about this looming decline in a January 1965 interview for a *Chicago Tribune* article, where she underscored the importance of community members doing something to improve South Lynne “before it becomes another statistic and the bulldozers come thru [sic]”. As Scheid put it:

We’re going to fight for something for South Lynne. We have a park, but there’s nothing in our park. And, property isn’t moving because we are so near what we call the ghetto on the east. We just can’t sit. No young families are moving in. No one wants to live in a community where the business district is not attractive, and Ashland avenue is becoming a ghetto (“South Lynne Sets Renewal Talk,” 1965).

While the racial anxieties that had driven the SLCC's property improvement initiatives in the early 1960s were more implicit and thus easier to overlook, as African Americans began moving into the neighborhood and were forced into the deteriorated buildings and exploitative property relations detailed in Chapter II, the racialized effects of the council's push for code enforcement became increasingly difficult to ignore. It became harder in the late 1960s, thus, to reconcile the contradiction between the SLCC's formal support for fair housing and the fact that its initiatives either indirectly prevented African Americans' movement into South Lynne or directly subjected their homes to inspections and fines – disproportionately so, given the council's targeting of integrating blocks on Marshfield Avenue and Paulina Street.

This contradiction reared its head on numerous occasions, including in September 1967, when the council resolved to pursue “further action” – likely legal – if code violations at a two-flat rental building near the intersection of 64th Street and Marshfield Avenue were not addressed within 30 days. A council inspection prompted by a neighbor's complaint had found the building had 51 code violations that the Housing and Zoning Committee had reported to the Department of Buildings: lack of sewage connection, improper drainage, and holes in the wall, among many others. Reflecting on the resolution, SLCC Executive Secretary Lois Rosen noted that “people might say it was racist because the tenants are Negroes” but insisted that “we are not trying to get rid of the people – just rid of the housing conditions” (Smith, 1967).

The intentions behind the SLCC's property improvement campaigns as speculators sold or leased deteriorating homes to African Americans on South Lynne's eastern side in the late 1960s were not necessarily racial, at least not directly so. Many people were indeed genuinely concerned about decline and municipal neglect. And on numerous instances when residents at council meetings commented on the need for whites to “hold the line” at Ashland Avenue, council leaders

reminded them that the SLCC's objective was not to hold the line but to prevent violence and maintain neighborhood stability. Still, given the council's limited capacity to transform the racial political economy of housing, its property-centered agenda often did produce racialized effects.

As African Americans began moving into South Lynne, the complaint system the SLCC had established in 1962 to enlist residents' assistance in identifying code violations became a mechanism for circulating information about new African American residents and for targeting their homes with inspections, often regardless of the existence of a violation. At times, these inspections resulted in evictions – particularly in cases of overcrowding in rental buildings. At other times, they rendered African Americans' homes and personal lives subject to neighbors' judgment about proper personal behavior and family structure. Although complaint forms typically contained a few sentences about the alleged code violations needing to be either investigated by the Housing and Zoning Committee or reported to the Department of Buildings, many of the forms filed after 1967 merely stated that the building in question was “reportedly sold to Negro family.” One can only speculate about residents' intent behind filing such forms. Perhaps they felt that Black ownership was enough to warrant an inspection, or maybe they were using complaint forms as a way of circulating rumors about new Black residents.

Even when complaint forms included details about property conditions, they were often peppered with comments about residents' allegedly aberrant demeanors or personal lives. A form filed in July 1968, for instance, noted that the “Negro family which has lived there recently (nine children *but young and nice, well behaved*)” moved out suddenly and “another Negro family moved in; at least 12 living there now; three adults and 9 or 10 children, practically all teenage; *very unfriendly*” (emphasis mine). On many occasions, complaint forms included commentary on residents' family lives and sexual propriety – from identifying African American women residents

as “ADC mothers” or “single mothers” to noting things such as that “one tenant (female) entertains Negro men at night” – despite the irrelevance of this information for code inspections. Finally, new African American residents were often targeted with complaints about overcrowding, which sometimes led to evictions. The SLCC in fact pursued these cases vigorously and favored eviction because council leaders feared that overcrowding would rapidly deteriorate buildings and put a strain on dwindling public spaces and resources. Indeed, the Housing and Zoning Committee worked closely with City housing inspectors to determine whether judges would pursue eviction.

Surely, the SLCC’s focus on property improvement and embrace of fair housing legislation espoused a colorblind community development agenda distinct from that of many other organizations on Chicago’s southwest whose arsenal of weapons against the 1960s’ struggles for civil rights included vigilante violence against African Americans, Neo-Nazi mobilization, and segregationist block clubs. Even so, the council’s property-focused program was complicit in reproducing racialized constructs of deterioration and decline and extended a centuries-long history of managing Black mobility to defend white propertied interests.

Discussion

A growing body of scholarship in legal studies and the social sciences suggests that municipal codes have emerged as a mechanism of classed and racialized exclusion in contemporary cities. The scholarship links this development to innovations in neoliberal urban governance, particularly the devolution of policing and code enforcement and the expansion of the shadow carceral state. The South Lynne Community Council’s use of housing code to manage neighborhood change and protect white propertied interests elucidates important historical antecedents to the processes detailed by the extant scholarship. This does more than add historical

nuance to the contemporary practices of socio-spatial exclusion enshrined in municipal law and reproduced through its enforcement. It suggests a need to grapple more seriously with the ways in which capitalism's valuation of housing as an appreciating asset or speculative investment always necessarily produces a politics of exclusion: one historically complicit in the production of racial difference and the making of unequal socio-spatial orders. I have so far shown that over the course of the 20th century, this politics of exclusion has been enacted through the routine operation of real estate markets, through practices of predatory investment, and through the individual and collective actions of property owners. A politics of exclusion is, in other words, thoroughly embedded within the economic, cultural, and institutional arrangements shaping access to land in Chicago.

In the western part of Englewood in the 1960s, this politics constructed Blackness as an aberrant relationship to property: a relationship warranting the surveillance of some residents' homes and personal lives to protect the value of others' property. Shrouded as it was in colorblind rhetoric, the SLCC's property-centered agenda of neighborhood stability marked a key episode within property's "race-making histories" (Bonds and Ranganathan, forthcoming). It extended the associations between race, property, and proper economic subjectivity that had been embedded within the housing market by the real estate industry and inscribed on Englewood's landscape by predatory investors. These associations find renewed valence today as the City of Chicago uses conditional property to mobilize residents' unpaid labor in revitalizing land left vacant by decades of predatory investment and, in so doing, positions people in tenuous, differentiated, and extractive relations to land.

CHAPTER V

Living With, Or Despite, Organized Abandonment: Vacancy and the Labor of Revitalization in Englewood

Introduction

In Englewood today, residents garden on the many vacant lots in their neighborhood. They remove garbage, dead trees, abandoned cars, and even the foundations of the homes that once stood there. This is the work of clearing the debris that sediments when housing is for decades rendered an asset for predatory investment and entire neighborhoods become sites for unbridled speculation in land. It is the work of clearing the material residues of the historical co-production of race and property in Chicago. And it is more than a labor of love. Since 2014, the City has sold vacant lots to Englewood residents for \$1 through its Large Lots program but makes ownership conditional on adherence to maintenance ordinances and prohibits residents from selling their land in the first five years of ownership, positioning them as stewards of the land rather than “effective owners” (Verdery, 2003), caretakers rather than full market actors with the ability to sell. After decades of conditional and extractive property in Englewood, Large Lots is not easy to celebrate. Still, City officials portray it as a key step toward community-driven revitalization on Chicago’s South Side. In the words of former mayor Rahm Emanuel, the program is “taking vacant lots and turning them into vibrant neighborhoods. ...The good news is, they won’t be littered with trash anymore.” (Cox, 2014). But who is removing this trash?

To answer this question, I spent spring through early fall of 2018 interviewing twenty Large Lots owners in Englewood about their experiences with the program. I also spent extended periods of time with eight Large Lot owners gardening, painting, mowing the grass, and weeding on their

land. Besides conducting semi-structured interviews and participant-observation of the labor of land maintenance, I attended and volunteered at various community events to gain an understanding of residents' experiences living in a landscape shaped by speculation and predatory property relations, the work they do to improve living conditions in the area, and their hopes for the future of the neighborhood. These events included the meetings of a resident group engaged in neighborhood-level planning, job fairs organized by a community development organization, Large Lots informational sessions and expos, community policing meetings, neighborhood clean-up events, and community get-togethers at local parks in the summer. Walking tours of the neighborhood with four long-term residents supplemented my findings from participant-observation and from discussions with people at these events. Talking with residents about the changes Englewood has undergone over the years offered a lens into the decades-long history of organized abandonment in the neighborhood. This provided important context for interpreting the strategies through which local residents' associations today pursue community development.

To understand the processes of speculation in land and housing these community organizing efforts seek to counter, I conducted an event ethnography of the Cook County Annual Tax Sale in May 2018 and attended various investor- and realtor-led events on property acquisitions on Chicago's South Side. I also interviewed two officers from the Chicago Department of Planning and Development (DPD) and seven community development professionals involved with programmatic support and outreach for the Large Lots program. These interviews helped me gain an understanding of the interests and objectives that have shaped the program's design and implementation. Document analysis of city plans such as the Five-Year Housing Plan (2014-2018) and the Green Healthy Neighborhoods Plan allowed me to situate Large

Lots within the broader imaginaries that inform the pursuit of revitalization on Chicago's South Side.

Here, I draw on this ethnography of revitalization to demonstrate that Large Lots creates opportunities for residents to shape local land use but also devolves onto them the costs and responsibilities of land maintenance through conditional property. The tenuous forms of property engendered in the name of "community empowerment" and "creative placemaking" reinstate racial regimes of ownership on Chicago's South Side by continuing to position residents in differentiated, conditional, and extractive relations to land. Most \$1-lot owners, however, are well aware that the program enrolls their labor to maintain vacant land. To understand residents' embrace of Large Lots, then, I situate the program within longstanding processes of devolution in Englewood that have offloaded the costs of social reproduction onto residents. I argue that residents' social reproductive labor of land care – now secured through Large Lots – is a key modality for the production of space under conditions of institutionalized neglect. Ruth Wilson Gilmore (2016) calls "organized abandonment." Although it demands their time, money, and labor, Large Lots articulates with residents' efforts to "buy the block" as a means of forestalling anticipated displacement. In a context of rampant speculation in land sanctioned by a municipal government seeking to bridge revenue gaps, residents perceive and mobilize property – even tenuous, conditional, and extractive forms of ownership – as the only feasible pathway to a future where their homes and rootedness in the neighborhood is not always already under threat.

I begin the chapter with an overview of the Large Lots program and describe the labor of land maintenance and revitalization performed by lot owners in Englewood. Next, I detail residents' experiences managing the toll of institutionalized neglect and unbridled speculation to illustrate the conditions which compel people to take up extractive forms of land ownership. I then

situate these acts as strategies by which residents attempt to navigate the displacement pressures engendered by ongoing and pervasive speculation while staking claims to the future of their neighborhood. While speculation in Englewood unfolds through numerous channels, I focus here on two key sites where it is sanctioned: the Cook County Annual Tax Sale and an investor-led event on “Chicago’s Next Building Boom.” I have chosen these sites because they reveal the nuanced ways in which the local government facilitates the constitution of vacant land and housing in Englewood as an investment asset even as it proclaims its commitment to community-led revitalization. I conclude with a brief discussion that positions residents’ labor of revitalization as a key subsidy to the production of space under conditions of organized abandonment and a site for critical engagement with contemporary policies and practices of community-led redevelopment.

A Market for Vacant Land: Large Lots

Around 32,000 lots lie vacant in Chicago (Institute for Housing Studies at DePaul University, 2019b). The City owns just over 14,000 of these, having acquired them through tax and demolition liens predominantly in South and West Side neighborhoods (Department of Planning and Development, 2020). Since 2014, the City has sought to reduce its landholdings by selling \$1 parcels to property-owning residents in 34 South and West Side neighborhoods through the Large Lots program. 1,347 lots have thus far been sold – 314 in Englewood – and 700 additional applications are being processed from the latest round of sales. Through Large Lots, residents apply online to purchase up to two available lots on a block where they own property so long as they are not indebted to the City for unpaid taxes, parking tickets or water bills, or to the State for unpaid child support. After signing the deed, new owners have 120 days to clean and fence their lots. Deed restrictions make their ownership conditional on adherence to city

maintenance ordinances on weeding, lawn mowing, fencing, and garbage removal among other things, and owners are prohibited from selling their lots in the first five years.

The Department of Planning and Development (DPD) launched Large Lots in 2014 after an 18-month collaborative planning process with the Chicago Metropolitan Agency for Planning, the community development nonprofit Local Initiatives Support Corporation, and resident groups in four South Side neighborhoods including Englewood. This process culminated in the Green Healthy Neighborhoods initiative, a 10- to 20-year planning strategy to repurpose vacant lots in the target area, which has over 800 acres of City- and privately owned vacant land (Department of Planning and Development, 2014a). Housing development, urban agriculture, green infrastructure, and parks and trails were some of the interventions Green Healthy Neighborhoods prescribed to support the reuse of this land. Chief among its recommendations was Large Lots, a program that would sell property-owning residents lots for which other viable uses did not presently exist, granting them “greater control over land in the neighborhood and [providing] opportunities to increase the value of their own properties through expanded lot sizes” (Department of Planning and Development, 2014a: 19). The newly conceptualized program was incorporated into Chicago’s Five-Year Housing Plan for 2014-2018, which mobilized Large Lots as an opportunity to streamline the sale of low-density residential lots across multiple neighborhoods. This would “get City-owned lots in the hands of as many homeowners as quickly as possible” where previous efforts to do the same through individual sales had been slow and relatively unsuccessful (Department of Planning and Development, 2014b: 23). In the longer run, the City believed the program would also aid in assembling adjacent vacant parcels to create unique housing districts with much larger lots than elsewhere in Chicago (Department of Planning and Development,

2014b), filling a niche that could help revive stagnant housing markets in Large Lots neighborhoods.

An expedient way of bringing vacant land back into property tax rolls and reducing land maintenance expenditures, which in 2014 exceeded \$800,000 (Chicago Department of Planning and Development, 2014b), Large Lots is cast as an effort to grant residents more control over their neighborhoods, create community assets, and generate neighborhood-level wealth. The program is designed on the premise that transferring vacant land to residents will incentivize stewardship practices and “creative placemaking,” producing orderly landscapes that signify care and community in neighborhoods historically constructed as chaotic and dangerous (personal communication with DPD officer, March 2018). “The chaos of the unmanaged landscape of these neighborhoods will change because there will be fewer vacant lots and more new housing and managed landscapes,” commented a DPD officer when I asked what they imagined Large Lots neighborhoods will look like 10 to 15 years from now. Indeed, the program’s land stewardship effects are a highly touted outcome. The DPD frequently cites a Forest Service and University of Illinois-led study of first-year landscape changes that found that 40% of new Large Lot owners improved their lots by cleaning, fencing, and planting them (“Helping to Make the Dirt Go Away,” 2016).

The City’s early embrace of Large Lots stemmed primarily from its intent to create a market for residentially zoned vacant land in areas with low interest from private developers. Still, City officials describe the program as a mechanism for empowering residents to take charge of their neighborhoods’ revitalization. “These lots will help residents directly invest in their homes and neighborhoods, either as side yards, gardens, for beautification, or for other productive purposes,” announced former mayor Rahm Emanuel when the City Council voted to approve the

sale of the first 300-some lots in fall 2014 (Department of Planning and Development, 2014c). Chairman of the Committee on Housing and Real Estate, Alderman Ray Suarez, echoed this sentiment by emphasizing that the program would “allow residents to clean up vacant lots and transform them into community assets, which complements our work to strengthen Chicago neighborhoods” (Department of Planning and Development, 2014c). “The idea is that Large Lots will give participating residents the ability to take control of their neighborhoods [and] create community spaces,” explained to me a DPD officer who worked on the program since its inception. To this, they added that Large Lots will enable residents to generate wealth through the “sweat equity” built by their labor of land maintenance and through the potential to eventually sell their lots when developers’ interest in their neighborhood rises.

Offloading the Labor of Revitalization: “Sweat Equity” Amidst Organized Abandonment

Large Lots confers not only land but also many responsibilities upon owners, who must clear lots of debris, fence and maintain them free of weeds and garbage, level the terrain if gardening, and so on. Because lots have typically been vacant for at least 10-15 years by the time they are sold, many lot owners who grow flowers or vegetables on the land have had to dig up and replace much of the soil if they don’t use raised gardens. “We took away three feet of dirt and had to bring in new dirt because it was full of glass and bottles. There was so much buried in this dirt,” explained Nicole (pseudonym),¹ who bought two lots with a group of homeowners on her block and has turned them into a garden and play space for local children. Recounting stories she had heard from other \$1-lot owners in the area, she added that the land often has concrete slabs mounded in it or the entire foundations of the homes that once stood there (Figure 5.1). “Who’s going to take that away?” she asked. “It’s a cost. They had to pay dumping fees.” One of Nicole’s

lots had several dead trees on it and weeds that had grown to the size of small trees. “We paid someone to come cut them and take them away,” she explained. After fencing and cleaning up the lot, she and her neighbors planted fruit trees and installed benches and raised gardens on the land. The entire process cost around \$5,000-\$6,000, estimated Nicole. She anticipated more expenses once she and her neighbors began organizing gardening workshops for local elementary school students on the lot (see Figures 5.2 and 5.3 for comparison between a typical vacant lot and a Large Lot; none of the depicted lots are Nicole’s).



Figure 5.1. Foundations in a Large Lot in Englewood (August 2018)



Figure 5.2. Vacant lot in Englewood (November 2017)



Figure 5.3. Large Lots in Englewood (2018)

Sylvia, who had started a garden, had smaller initial expenses because she received a start-up grant from a nonprofit organization. “I probably put around \$1,500 of my own money initially or maybe more,” she estimated, “because I was constantly buying stuff: dirt, mulch... I tilled it. I rented tools. I bought the fence. I paid people to do some of the work: guys who lived on the block, I gave them something to help me out.” These initial expenses were compounded by a \$600 fine for overgrown weeds a few months after she received the lot. “I was still getting it ready and it quickly became expensive,” said Sylvia. The fine was upsetting not only because of the expenses it implied but also because it made Sylvia feel like she was failing to create the beautiful community space she envisioned.

Jasmin, a lot owner I interviewed, expressed similar feelings of inadequacy brought on by a ticket for not fencing her lot within 120 days of getting the deed. She now worries about fines to such an extent that she always visits her lot on windy days to make sure the wind hasn’t blown over garbage. Given their unpredictability, Jasmin is concerned that fines will force her to take money out of the \$700 she budgets for property taxes annually – the typical amount for a vacant lot in Englewood. Using money from her property tax budget to pay fines would put her at risk of tax delinquency and foreclosure but delaying fine payments could cause her to lose the lot considering that adherence to maintenance ordinances is written into the deed as a condition for ownership. “I don’t want to lose the lot; this is just a little more expensive than I thought,” she explained.

Vivian, a retiree active in many local organizations, shared her early experiences while we painted the benches on her lot. Vivian’s initial plans to have a flower garden were short-lived. She had relied on the tenants of the house next to the lot for water hookup, but they moved out after the owner sold the house and the building remained empty. Without a nearby water source, Vivian

could not care for the flowers and resorted to turning her lot into a fenced-in play space for children. She estimated that in summer, she spends around six hours a week on the lot cutting the grass, pulling weeds, and other small projects like painting the benches on it, putting down bricks to make a pathway, and so on. She also regularly cuts the grass on curbsides on the entire block. “Sometimes the guys from the block will see me out there and come pull up weeds and help me clean and do different things. It’s really like a community lot,” she noted. “The kids know they can play over there. Everybody knows they can go sit over there, and they help me keep it clean.”

Large Lots has “given people the opportunity to participate in their community’s development, own property, and change perceptions of their neighborhood in positive ways,” explained an officer at the DPD when I asked about the program’s effects in Englewood. This appraisal echoes the views of many \$1-lot owners I met, who view of their work as creating community assets and beautifying their blocks. “People are proud of what’s there and walk through the neighborhood with pride,” said one woman at an Englewood Large Lots informational session for prospective lot owners. In interviews, many residents shared that caring for their land has helped them build stronger relationships with their neighbors while creating safe places for local youth to play, read, or simply sit in peace in a neighborhood where such places are scarce. Jasmin, for example, showed me children’s books she had bought for the outdoor library she planned to start on her lot. “There are no swing sets around here,” she noted, “so I also want to put up a playground” for local children to play and read books. Yet creating such places where they should already exist requires significant resources and work – work that is in fact extracted through Large Lots’ very design.

While ownership of property on the block where a lot is for sale is typically interpreted as a measure against investors cheaply seizing land in Large Lots neighborhoods, this eligibility

criterion is primarily informed by the assumption that property owners are “already aware of the costs and responsibilities of property ownership.” “They already know,” explained to me a DPD officer, “that they have to pay taxes on their lots, maintain their lots.” Selecting individuals who own property nearby also ensures that they can water, mow, and weed the lawn consistently. “There’s no water hookup on the lots, and I simply can’t imagine people taking their lawn mowers down two or three blocks,” added the DPD officer. What appears as a measure against speculation is in fact a condition informed by the popular association of property with propriety and by careful consideration that ownership lead to land stewardship.

The DPD stands by this participation criterion even though it has enabled absentee landlords and private companies to buy land through Large Lots, as I explain in the next section, and despite the fact that it ultimately excludes most residents in program neighborhoods, who have strong ties to the area but do not own their homes. A nonprofit worker who has conducted outreach for Large Lots across the city explained the challenges posed by the property ownership requirement. “We’re reaching a level of saturation in terms of being able to sell off these lots because you can’t just continue taking the same program to communities where [many] people don’t own property. Our outreach workers are coming up against that,” she noted. “They’re going door to door, talking to people, and these people can’t apply for the program because they rent. We’re reaching that level of saturation where it’s...we won’t be able to divest properties with that stipulation.” When I asked whether the City might address this challenge by allowing tenants to buy lots, her doubts echoed the views of the Planning and Development official. “I think the thing that gives the City comfort in selling to people who already own property,” she said, “is that these people already have a track record of paying their bills and being able to maintain property.”

Even if the DPD were to consider opening Large Lots to residents who do not own property, it would face the difficult dilemma of determining which ties to the neighborhood imply a connection strong enough to merit lot ownership. In casual conversations, several people suggested to me the possibility of making Large Lots participation contingent on length of residency in the neighborhood rather than property ownership. But it was in fact an Englewood homeowners' association that advocated against a residency criterion when, early in the Green Healthy Neighborhoods planning process, the City considered adding residency to its requirement that participants own property on the block. A residency requirement, the association had argued, would exclude people who own their family homes and maintain strong ties to them but do not reside there (personal communication with DPD officer, February 2018). In turn, waving the property ownership requirement altogether to allow the participation of renters would fully open Large Lots to investors and face staunch opposition from community groups concerned about speculation.

Not only is land stewardship inscribed in the very design of the Large Lots program, it is also imposed through municipal code enforcement, as Jasmin's anxieties about fines suggest. By October 2019, the Department of Streets and Sanitation had fined nearly one third of Englewood's \$1-lot owners for failure to fence their lots, overgrown weeds, or accumulation of garbage.² These fines, which range from \$600 to \$1,200 per citation, have garnered suspicion of the City's motives for the program and frustration that, after failing to properly maintain the lots when they were under City ownership, the Department of Streets and Sanitation is now strictly enforcing maintenance ordinances (Isaacs, 2013). When a woman raised concerns about excessive fines at an informational session on Large Lots in Englewood, the DPD representative in attendance assured her that there was no reason to believe Streets and Sanitation staff actively targeted Large

Lots owners considering that they issue citations if they receive a complaint or notice violations while passing through an area. The DPD has in fact made efforts to give Large Lots owners some leeway in maintenance. The 120-day grace period for new owners to erect fences, for example, is a result of the Department's advocacy when, in the program's first year, many were fined shortly after receiving their lots.

Still, many of the Large Lot owners I interviewed expressed frustration with the citations because they had taken care of their lots for years before buying them and did not recall the City maintaining or checking on them when they were under its ownership. Maya, who lived on a block with nine vacant lots held by the City and by absentee owners "in California and Australia" described the work she and her neighbors had done on the lots since she moved to the area in 2003:

So the first thing we did, we noticed that it [the lot next to her house, which she now owns] was dirty so we started cleaning it up. It took hours. It wasn't an hour or two. It was five, six, seven, hours. The neighbors saw that me and my husband were out doing this work all the time. We'd be out cleaning when they [the neighbors] left and we'd be out cleaning when they came back. So they started coming and cleaning up the block so we wouldn't do it alone. It took me sometimes two, three days to do it – to clean up. Now all the homeowners on this block cut the grass, they clean up the lots.

As she showed me the lots near her house, I asked Maya if she and her neighbors ever called the Department of Streets and Sanitation to come mow the grass. Many Large Lot owners with whom I worked had described their persistent efforts to have Streets and Sanitation staff cut overgrown lots on their blocks. Vivian had showed me photographs of unkempt lots she had taken over the years to use as evidence of the City's neglect when she met with the alderman. Tanya, a Large Lot owner with whom I had chatted at a local residents' association meeting, had explained that she and her neighbors called the city's non-emergency services number regularly to report the three vacant lots on their block when they periodically became overgrown. Janet, a friend in the area

told me she had to call the alderman's office frequently, often to no avail, because the weeds in the lots by her house "get so tall, they're taller than me."

Like Vivian and the others, Maya had brought the issue to the alderman a few times but, as she once explained to me in an interview, she preferred to do the work herself:

It takes a lot for us to get the City to come clean them, to come cut them. And, you know, it sometimes looks worse when they cut them! Because they let it [the grass] get really high so when they cut it, it just lays the grass down instead of cutting it. So we still have to go out there and pull the dead grass off after. It's horrible.

From her kitchen table, she pointed to the lot next to her house and explained that she had taken care of it for fifteen years:

We've never seen the owners. Once, their tree fell on our house and our insurance company tried to find them. But we ended up paying for that – for their tree falling on the roof of our house. That's when we found out these people didn't care. It's often hard to find them [owners of privately owned lots] because they do the LLC [limited liability corporation].

Maya's account of the labor and financial toll of living with vacant lots was familiar. The extent of this toll had become clear to me a few months earlier at a Large Lots Expo event in Englewood where I volunteered to conduct property title searches. Nine residents stopped by that day to request my help in identifying the owners of vacant buildings and lots near their homes. As I searched through property documents, they described the stress of dealing with periodic rodent infestations, garbage dumping, or fires in the buildings. Some recounted countless futile attempts to track down the owners, often speculators hiding behind limited liability corporations (LLCs), while my search came up against the same obscure names: Acquisitions, LLC; Midwest Action, LLC; Clo Investments, LLC...

One woman described her exasperation at seeing a truck dump cables and other construction waste on a lot near her home. Another woman said raccoons had started taking over the abandoned building next to her house after its boarded-up windows were broken into. She

worried about her grandchildren's safety now that anyone could enter the building. Two sisters told me that they had once found the LinkedIn profile of the investor who owned the vacant house next to their father's home and messaged him several times, to no avail, about people breaking in and lighting fires there for warmth. Compounding their frustration was the memory of the building's last owner, their father's neighbor, who had lived there for almost a decade before losing it to foreclosure so that it could become a boarded-up shell of the home it once was. At Maya's house that Sunday morning, I realized that what the people who stopped by my table at the expo had described was the financial, emotional, and physical toll of making home in a neighborhood shaped by speculative and predatory investment in housing – a landscape of “predatory value.”³

“It's almost like that predatory lending,” said Nina after explaining that she takes photos of her Large Lot at least twice a month to document its condition in case she must contest an ordinance violation ticket. Nina learned to do this the hard way when, eight months after getting her lot, she received a fine that was issued three months earlier and, this long after the citation, had no evidence with which to challenge it. “They come and do certain things in certain neighborhoods,” she said, “and I really believe that to be true.” The term “predatory” to describe experiences with vacant land ownership came up a few weeks later in an interview with Tanya. “I'm not saying the City is predatory,” she commented, “but sort of like predatory lending – you give them a mortgage and you kind of know there's some other stuff down the road – well you give them this lot and now they pay the taxes, they fence it, they maintain it...”

The question of whether the Department of Streets and Sanitation actively targeted Large Lots with code enforcement is beyond the scope of this study. The fines issued to nearly one third of Englewood's \$1-lot owners could very well be part of a broader move toward strict code enforcement initiated in 2010, when the City Council raised the minimum fine for weeds by \$500

and began issuing tickets much more frequently, many in Chicago's poorer wards, increasing its ticket revenue by \$2.7 million in three years (Isaacs, 2013). What's more, the DPD has supported Large Lot owners, for instance by advocating more time for them to clean and fence their lots. But whether or not they are based on actual practices of targeted code enforcement, residents' descriptions of these practices through references to predatory lending and their cautious acceptance of Large Lots' proclaimed community empowerment effects are significant for another reason. Their comments articulate critiques of the modes in which state power has been enacted and experienced in Englewood since the 1970s. In particular, they point to the devolution of the costs of social reproduction to individuals and households, and the funneling of public resources toward downtown redevelopment: the reasons why there are no swing sets around Jasmin's house and why Maya and her husband have been cleaning the lots on their block for fifteen years.

While working on her garden one morning, I asked Nina, who had lived in Englewood since 2005, what she attributed the neighborhood's vacancy to. Her answer highlighted the priorities shaping the allocation of public funding, namely the channeling of municipal resources toward places for high-end consumption:

It's about how they [the City] distribute money, how they distribute tax revenue. I'm looking at Lake Shore Drive on the North Side and they're doing a whole new bike path up there. I don't see that being done on the South Side, you know? We really just don't get any of that.

"Not even mailboxes," she added, referencing a time when she had generously dropped me off at the post office after working together on the garden because there were no postal service drop boxes anywhere near her house where I could mail an envelope. "It's unheard of that in 2018 you don't have those in certain neighborhoods," she told me. "Why can't I have it? I pay taxes too."

Like Nina, long-term residents often noted the withdrawal of public funding from services such as housing, health care, and education, most recently evidenced by the closing of four public high schools in the area. Vivian, who had showed me photographs she routinely took of vacant lots on her block, recounted that as Englewood's main shopping district deteriorated in the 1980s and 1990s:

The City kept promising that they would do things. But they started tearing down everything. Some of the buildings were landmarks to me. From 59th and Halsted all the way down, they just tore down everything. We used to have the Englewood Hospital on 60th and Green [Street]. They closed that and when they tore it down, they promised they would build another hospital and never did. So it was a lot of different promises from the aldermen and the City, and all these things never came to pass.

To Vivian, this wave of teardowns and public service cuts marked an episode within a protracted process of state abandonment precipitating what she believed to be Englewood's imminent redevelopment:

They tear down the houses and then the houses that are left, they come through with the building inspectors and write your property up. And then they raise your taxes. Why are you raising my taxes? My house value hasn't gone up. It's a phase they do to get the people [who] live here out. And with the news [about gun violence], people won't move in. Then slowly the schools go down...

When I asked what motives she believed drove this process, Vivian's answer pointed to the necessity of destruction and displacement for the revalorization of land: "If you can't afford to live in the city, you won't be living in the city. To me, that's the goal. It's nothing personal, but that's the goal."

Devolution, write Ruth and Craig Gilmore (2016), inheres in institutionalizing practices that "prevent the hands of the vulnerable from extracting the social wage from ever-deeper, tax-resistant pockets." Devolution is a mode of governance that underwrites the accumulation of capital through the logic of "organized abandonment" – that is, by shifting the costs of reproducing workers and communities down to individuals and households. It is now they who must provide

an array of public goods and services previously guaranteed by the state as well as the care work that affirms people's dignity: safe playgrounds, libraries, clean lots (see Miraftab, 2016 for an expanded notion of "social reproduction" encompassing practices beyond biological care; see Dalla Costa and James, 1972; Federici 2004; Mitchell et al. 2003 on social reproduction). Devolution, write Gilmore and Gilmore (2016), takes "resources from institutions, programs, streets, households, and lives, throwing all into permanent crisis." In Nina's words, living in this state of permanent crisis – living, that is, with or despite organized abandonment – feels "like you're being punished, almost like the City is punishing poor people for being poor."

Most lot owners with whom I worked or spoke were under no illusion that what City officials called "resident empowerment" and "community-led revitalization" was more than a mechanism for offloading the costs and responsibilities of maintaining vacant land. One called it a way "the City gets people to do free security work" on the lots. Another spoke candidly about the program's role in getting "some stuff out of the hands of the City" since "if you give this land to somebody else, it becomes their responsibility and they have to keep it up [and] pay taxes on it." Simply put, Large Lots secures the labor of land care while bringing vacant land back into property tax rolls.

Yet residents participate in the program despite its demands because the physical and emotional labor of making livable neighborhoods – neighborhoods that meet their material needs and affirm their dignity – is not something newly imposed by Large Lots. Rather, it is a defining feature of living with, or despite, organized abandonment. Amidst public service cuts and the tolls of inhabiting a landscape shaped by speculation, many Englewood residents have for decades done the work of gardening, cleaning up vacant lots, and creating community spaces where children can read or play safe from gun violence or police harassment. For many, then, Large Lots simply

attaches a deed to the labor of social reproduction they have long done to make their neighborhood home. But in the face of rampant and state-sanctioned speculation of the type I describe below, land ownership, even if extractive and conditional, has also become one of the only pathways for residents to forestall anticipated displacement and stake claims to their neighborhood.

Conditional Property on Speculative Landscapes

Nina and I were painting a mural on a trailer she kept parked in her garden when a man came by to greet us one morning. He introduced himself as the owner of a two-flat building down the block, here from California to oversee some renovations. Someone had broken into the building and ripped out the copper pipes after his tenants moved out. We walked over to see the building, which is where the man shared that he had bought it for \$60,000 five years ago, sight unseen, and leased it primarily to tenants with housing vouchers. As Chicago overhauled its public housing system in the early 2000s, a wave of investors like this man flooded Englewood's real estate market to buy buildings that they then marketed predominantly to the growing population of voucher holders, whom they could charge higher than market-rate rent in low-income neighborhoods.⁴ While he showed us around, the man explained that he had no experience with real estate investment prior to buying this building but was now considering buying two more in the neighborhood and hoped to view them before heading back to California. "I feel like I don't even own my own home anymore," said Nina as we walked back to her garden.

At our next meeting, I asked Nina what she meant by this. I understood that, between a variable-rate mortgage that she had not been able to refinance and a source of income that had become unstable, she likely felt some anxiety about losing her home. But while her answer pointed to these concerns, Nina also shared that displacement felt always imminent as her neighborhood was persistently the target of outside investors. I had heard similar sentiments expressed at a

resident-organized “Buy the Block” event that stressed the need for residents to purchase real estate in Englewood given that, as one panelist put it, investors are quickly “seeing the value of these buildings and buying them up.” An event organizer had noted Englewood residents’ already limited control of their neighborhood considering private companies own most of the land: “When people worry about gentrification and outsiders coming in and owning our neighborhood, I tell them, ‘Guess what? They already own it.’” Understanding why residents participate in Large Lots despite its significant financial and labor costs requires grappling with these sentiments. It demands consideration of the displacement pressures and housing insecurity institutionalized by decades of extractive and predatory property relations in Englewood – detailed in Chapter II – but also by a more recent wave of speculative investments enabled by the financialization of housing since the 1990s.

A proliferating array of innovative instruments for generating liquidity in the housing market has embedded housing firmly within global financial circuits over the past three decades. The pooling of housing loans into residential mortgage-backed securities and collateralized debt obligations tradeable in global financial markets enabled creditors to partition risk in ways that made high-cost lending profitable and constituted low-income housing consumers as a key frontier for finance capital. In the United States, an enabling legal landscape shaped by financial market deregulation, together with the moral weight of calls for the democratization of credit, created optimal conditions for nonprime and predatory lending practices in the 1990s and early 2000s. These practices yielded tremendous profit for mortgage brokers, banks, investment houses, and hedge funds around the world while shifting costs down to housing consumers, especially the low-income Black and Latinx homebuyers disproportionately targeted with high-cost loans

(Immergluck and Wiles, 1999; Aalbers, 2009; Powell and Roberts, 2009; Wyly et al., 2009; Darden and Wyly, 2010).

In the aftermath of the 2007 housing and financial crises, private equity investors tapped into tax and mortgage foreclosure markets to amass sizable portfolios of land and real estate. Today this land is either being held in speculation, redeveloped for high-end consumers, or capitalized through exploitative arrangements such as land installment contracts (Akers and Seymour 2018; Immergluck, 2018). This has significantly exacerbated housing insecurity and displacement in working class Black and Latinx neighborhoods like Englewood that were previously targeted with high-cost mortgages and are now locked out of conventional loans following the post-Recession constriction of credit (see Burns, 2017; Akers and Seymour, 2018; Immergluck, 2018 on the post-Recession resurgence of contract selling). The financialization of housing, in other words, “begins within and continues to work through social relations already configured by racialized subordination” (Goldstein, 2014: 42; see also Kish and Leroy, 2015; Manjapra, 2019 on the historical co-constitution of race and finance capital). In Englewood as in much of Chicago’s South Side, financialization has reproduced landscapes of housing insecurity and social relations of tenuous ownership that have defined the area for around seven decades.

Financialization, argues Rolnik (2013), has ushered in a new housing paradigm where homes, stripped of their meaning as shelter and their value as a social good, are treated as investment assets valued precisely for their capacity to generate more value. As our encounter with the landlord from California suggests, this new housing paradigm has established the conditions for the emergence of new types of pervasive and routinized speculation that exacerbate housing insecurity and shape residents’ relations to land through the persistent, experienced or anticipated, threat of dispossession and displacement.

Two features distinguish these types of speculation from earlier variants in Englewood. First, they require no confrontation with the material conditions on which they depend. They are routinized, their profit completely divorced from the distress that generates it. Second, they are performed not just by hedge funds and investment firms but by a wide variety of actors, including men in California with no real estate experience but with extra cash to invest in a home they have never seen in Chicago. Housing financialization has made these banal forms of speculation increasingly common in Englewood, compounding housing insecurity and making real estate ownership one of the key pathways by which residents believe they can forestall displacement and make lasting claims to their neighborhood. The anxieties these forms of speculation stir up in residents became apparent in many of my interactions with Large Lot owners in Englewood. I witnessed the pressures they navigate throughout fieldwork but in an especially pronounced way at two events that highlight the facilitating role the local government plays in constituting vacant land and housing in Englewood as an asset for speculation: the Cook County Annual Tax Sale and an investor-led event on “Chicago’s Next Building Boom.”

The Cook County Annual Tax Sale

The Cook County Treasurer’s Office was swarming with people on May 4th, 2018. That Friday and each day the following week, I watched what felt like an unending stream of people walk in, type at the computers set up in the office’s northern wing, and walk out a few minutes later. Over the course of six days, thousands of people – from swift-moving middle-aged associates in business suits carrying briefcases and distracted looks to young people in jeans holding folders and waving paper slips – walked in and out of the office to bid on the unpaid taxes of struggling property owners across the county. Some are there for the opportunity to eventually obtain

properties through tax foreclosure; most are after the profit collected from interest charged on late tax payments. Each bidding decision is informed by careful research into a property owner's tax payment history and a complex calculus of the likelihood that the owner is financially distressed enough to miss subsequent tax payments, on which the tax buyer can proceed to charge rising rates of interest. These payments, and the financial distress on which they depend, are the source of profit. For six days, I watched thousands of investors type bids into desktop computers at the Treasurer's Office, hinging their profit on the financial hardship of property owners across the county – a process one investor likened to “playing the lotto.” Outside the office entrance, I stood in disbelief at just how routinized this violence is.

Cook County sold more than \$40 million in property tax debt that week, and two of the four Chicago wards with the highest number of homes in the tax sale were in Englewood (Yousef, 2019). Each year, the County Treasurer sells uncollected taxes to those investors offering to purchase the debt owed on a property at the lowest penalty for the property owner. The cost of entry is low. To participate in the tax sale, investors must deposit a refundable letter of credit for a minimum of \$1,000, which serves as collateral (Office of the Cook County Treasurer, 2018). Realauction.com runs the annual tax sale. This is an online tax auction servicing system contracted by Cook County in 2013, following a nationwide trend toward automating tax auctions to open them up to a larger pool of hedge funds, banks, and investment firms from around the world. As such, many of the people I observed and spoke with outside of the Treasurer's Office were either bidding on behalf of nonlocal investors or worked for tax lien servicing firms affiliated with national and international hedge funds. These bidders make up a growing tax lien industry consisting largely of hedge funds and investment firms often funded by major banks and enabled

by the online availability of property data and automated auctions to operate in tax markets across the twenty-nine states where tax debt is sold to third parties (Kahrl, 2018a).

Section 21-215 of the Illinois Property Tax Code allows tax buyers to collect 0% to 18% penalty interest from indebted property owners desperate to repay their debt so as to avoid losing their homes. At the auction, investors bid on the interest rate they will charge property owners to redeem their taxes, with the debt awarded to the lowest bidder. Many investors participate in the sale to make a profit on this interest rather than to secure a claim to properties they can then obtain through tax foreclosure. A property owner has thirty months to redeem their tax debt, though the tax buyer may extend the timeline to three years. If repaying the debt within six months of the auction, the property owner must pay a lump sum consisting of the taxes owed plus fees and the interest rate the tax buyer bid at auction. This rate doubles every six months that taxes go unredeemed. An investor awarded a debt at 2% interest may thus charge 4% interest if the property owner redeems six months to a year after the auction, 8% interest if they redeem twelve to 18 months after, and so on.

As one tax buyer relayed to me outside the Treasurer's Office, however, any "self-respecting investor knows that you bid 0% penalty interest if you want a chance at a winning bid at all." When there are multiple 0% bids for a property's tax debt, the automated auction system selects the winning bid at random. With these types of properties – typically those with high profit potential for which bidders know there will be competition – large investors improve their chances of winning bids by going after a large number of properties. The possibility for profit in this type of investment stems from another part of the Illinois Property Tax Code, which authorizes tax buyers to immediately charge 12% starting penalty interest on subsequent taxes they pay on a property whose tax debt they own. If an indebted owner continues to miss tax payments, then, the

investor who purchased the previous year's debt may pay the current year's taxes after the second annual installment goes unpaid, and immediately charge 12% penalty interest on this subsequent debt. This interest rate doubles every year that taxes go unredeemed. This is how in three years, a \$3,000 debt can balloon to over \$5,600, yielding 189% profit for the tax buyer.

In 2018, nearly half of Cook County's 39,000 indebted property owners owed less than \$1,000 in taxes (Cochran, 2018). For less than \$1,000, 17,000 households – mostly elderly homeowners in the county's South suburbs and on Chicago's South and West Sides⁵ – became vulnerable to thousands of global investors looking to turn their financial hardship into profit. The provision enabling this practice seeks to incentivize investors' participation in the tax sale while discouraging long-term delinquency that can push homeowners into tax foreclosure, but ultimately subjects the elderly and financially strained to excessive penalties and emotional distress for small debts.

The profit potential for many properties whose debt is auctioned off, then, lies not in the possibility of tax foreclosure – which the tax buyer can initiate in 30 months to three years if the debt remains unpaid – but in the interest collected on the existing and anticipated debt. Some of the homes targeted in this investment model are those whose market value is too low to render tax foreclosure profitable, especially given that the tax buyer must pay the County all delinquent taxes from the past twenty years and a \$200 processing fee per property. Some are properties whose owners' history of consistent tax payment suggests they will pay their debt within the redemption period rather than let their homes go into foreclosure. Bidding decisions for these properties, then, rely on a nefarious calculus of the probability that the indebted owner is struggling enough to miss subsequent tax payments, as these are the real source of profit. Tax foreclosure is an outcome that

investors are careful to avoid but depend heavily on to enforce debt repayment. In other words, it is the *fear* of dispossession, not its fruition, that tax buyers capitalize on.

Tax buying thus entails an intimate engagement with others' financial hardship and, literally, a long-term investment in their distress. Yet the intimacy of this relationship is obscured by the automated tax auction, where investors type percent bids next to fourteen-digit property index numbers at desktop computers in downtown Chicago, miles away from the homeowners whose continued hardship determines their profit margin. "For a lot of people who come to this counter to lay out their receipts," said County Treasurer Maria Pappas of the anguish this process inflicts on homeowners scrambling to redeem their sold taxes, "\$1,000 is \$1 million to them. And they stand at the counter and they cry and they weep because their home is sacred to them" (Yousef, 2018).

This is not something the investor has to witness. The Office of the County Treasurer serves as an intermediary between property owners and tax buyers. This arrangement protects property owners from intimidation by tax buyers of the type rampant in Chicago in the 1960s but also shields tax buyers from confronting the affective dimensions of their ventures (see Kahrl, 2017 for predatory tax buying in Chicago in the 1960s). It allows them, thus, to disentangle their profit from the material distress that generates it and from the emotional distress it generates. This is significant not for grasping the inner world of the investor so much as for understanding the conditions that have in recent years facilitated the entry of a new class of actors into the tax lien market and thus intensified processes of speculation in Englewood.

A surprising number of bidders with whom I spoke over the course of the week were either local realtors or people inexperienced in financial investment looking for ways to invest extra cash. In fact, an associate from a tax lien investment consultancy firm whom I watched meet with client

after client as they walked into the sale room to enter their bids, estimated to me that for every 200 bidders on a property, only around 25 or so are investment firms. Though individual bidders generally lack the experience and know-how to place winning bids, and thus capture only a small portion of the profit generated in the tax lien market,⁶ their numbers at auctions illustrate the powerful allure of the idea of housing as an investment asset and the widespread acceptance of the moral integrity of speculative investment in housing.

For example, a young woman with whom I chatted outside the auction room said that this was her first year participating in the tax sale. She knew little about the process but viewed it as a great way to put money aside and earn interest on it. She had just bid on eight homes in Jefferson Park, where an influx of residents displaced from the gentrifying Logan Square neighborhood has triggered a rapid rise in home prices. If awarded these homes' tax debt, she estimated that she could make a great return on a \$3,000 investment. "It's like putting savings in the bank, but you don't have to worry about inflation," explained a middle-aged man who had been bidding at auctions in Illinois and Wisconsin for two years but had no luck in Cook County. A young man shared that he had just bid on a building in an area of Englewood close to the Dan Ryan highway. The building, I gathered from our discussion, was unoccupied and his motives were to eventually obtain title to it through tax foreclosure. "The city is demolishing properties there at a fast rate," he explained, "and will displace them" – by which he meant people – making the area a worthy investment given the possibility of future development.

Cook County is among the many local governments in the nation that sell delinquent property taxes to private actors in an effort to improve municipal bond ratings and bridge revenue gaps created by federal funding cuts for municipal governments and urban school districts since the 1970s (Kahrl, 2018a). Since the 2007 financial crisis, local governments' transition to online

and automated tax auctions has further enmeshed housing within global financial networks by opening the tax lien market to hedge funds and private equity investment firms from around the world, enabling these actors to gain a foothold in the political economy of land and housing in US cities (Kahrl, 2017; Akers and Seymour, 2018). As I observed at Cook County's 2018 tax sale, however, the shift toward automated tax auctioning systems has also helped purge tax investment practices and the profits they yield from their reliance on intimate, predatory and exploitative, relations with financially distressed homeowners. This has opened the tax lien market to a much wider range of investors: not only global investment firms but also regular people with little to no background in finance who participate for reasons as varied as earning interest on their savings or the thrill of "playing the lotto."

In the face of a shrinking municipal budget, an automated auctioning system and investor-friendly tax-reversion policies help fill Cook County's revenue gaps through improved tax collection practices. At the same time, these developments further entrench and propagate the idea of housing as a speculative investment by disentangling its profit from its conditions of possibility: the financial and emotional distress of others. At the annual tax sale, everyday people participate in attempted or realized efforts to extract profit from housing in neighborhoods across Chicago's South and West Sides, fully abstracting homes from their meaning as shelter. The automated auction strips profit that is derived from the fear of dispossession from its associations with distress and serves it up as a tenable goal for everyday people with a little extra cash while concealing and routinizing its violence. As this reproduces landscapes of housing insecurity and tenuous ownership across Chicago's South Side, Englewood residents feel their claims to their homes and neighborhood grow increasingly vacuous and constantly under threat. Outside the Treasurer's

Office, Nina's words occupied my thoughts: "Sometimes I feel like I don't even own my own home anymore."

Chicago's Next Building Boom

The City's management of the Large Lots program has at times assuaged residents' sense of insecure claims to their neighborhood and, at other times, reinforced feelings of tenuous ownership and anticipated displacement. In Large Lots' early years, City officials emphasized that the program would not be transformed into an avenue for exclusionary future development. Though the requirement that prospective owners already possess property on a block where a lot is available was based primarily on assumptions about who will most likely be a successful land owner and who will most consistently care for vacant land, City officials described it as a measure for bolstering local homeowners' control over the fate of their neighborhoods. "We want to restrict it [Large Lots]," said former Planning and Development Commissioner David Reifman at a news conference in November 2016. "[Large Lots is] part of building community. It's part of giving people on the block the opportunity to own and keep it," he emphasized, before adding that "what we don't want is people getting lots, speculating, flipping. We want this to be a community-building, stabilizing effort." (Spielman, 2016).

Besides this proclaimed commitment to the resident-driven development of vacant land, Department of Planning and Development (DPD) officers' belief in Large Lots' community-centered impact is also shaped by the belief that \$1-lot sales could not possibly establish conditions for future gentrification. "The neighborhoods where Large Lots are sold would benefit from additional residents, regardless of their income," said a DPD officer when I pressed them about the possibility that Large Lots may reduce the costs of speculation by allowing investors to

purchase and hold land cheaply on blocks where they already own property, only to eventually develop it into housing that is unaffordable to current residents.

Recent developments have begun to cast doubt on the City's commitment to preserving Large Lots' focus on the community-led revitalization of vacant land. West Englewood nearly lost a beloved community garden in 2017, when the City moved to sell the lot to a landlord whose only connection to the area was a rental building he owned on the block. It took a petition signed by four hundred residents and led by State Representative Sonya Harper as well as meetings with the alderman and the Mayor to stop the sale. For many, this incident raised important questions about transparency and accountability in decision making around \$1-lot sales that were detailed in a *South Side Weekly* report (Qin, 2018).

While halting the sale marked a victory for local residents, they lacked clarity on exactly how and why their efforts proved successful. No consistent criteria exist for when applications for lots may be granted or denied. Decision making power in lot sales is distributed across three institutions: the DPD, which compiles a list of lots that have received successful applications; the alderman of the respective ward, who may use their discretion to remove from this list any lot slated for sale; and finally the City Council, which votes on an ordinance to authorize the lot sales. Absent explicit criteria for when each of these actors may prevent a lot sale, could they not use their discretion to support the interests of speculators? Exactly why and how, asked the *South Side Weekly* reporter, had 275 applications for \$1-lots been denied in Englewood by spring 2018? (Qin, 2018) How, we might add, could a program meant to “give people on the block the opportunity to own and keep [land]” authorize the sale of a well-established community garden to a nonlocal landlord – a neglectful one, at that (Qin, 2018)?

Similar concerns were raised in another neighborhood on two occasions where land on which community gardens stood was sold to absentee owners of nearby vacant lots, which they held in speculation. On one occasion in East Garfield Park, a nonlocal developer bought the \$1-lot to help him recoup part of the \$80,000 he had paid for three lots across the street ten years ago (Tepper, 2018). When asked why the City destroyed a community garden so that it could sell the land through a program meant to empower residents to create community gardens, Planning and Development Deputy Commissioner Peter Strazzabosco defaulted to the primacy of property rights. “Unfortunately,” he commented, “gardeners who unlawfully use City or private land without permission or awareness by the owner may see the land repurposed for other uses” (Tepper, 2018a).

In Englewood, nearly a century of white vigilante violence and institutionalized white supremacy, redlining, predatory inclusion into low-income homeownership, contract selling, and predatory lending have ensured that only 30% of the residents own their homes (Department of Planning and Development, 2014a). In these conditions, the City’s inclination to privilege private possession over other ways of relating to land is at odds with Large Lots’ proclaimed embrace of community-led revitalization. The reliance on property ownership as a measure of one’s connection to the neighborhood may, in fact, create pathways for investors and speculators to cheaply expand their landholdings in the area.

The incidents in West Englewood and East Garfield Park could be interpreted as evidence that Large Lots’ reliance on property ownership to determine residents’ investment in their neighborhood is misguided though well-intended. If by fall 2018, a third of the \$1-lots in Englewood had been sold to nonlocal owners (55 lots, 19% of the total) or limited liability corporations (43 lots, 15% of the total), it was because the DPD needed to ramp up the resources

devoted to determining an applicant's connection to the neighborhood. Moving forward, this could ensure that land is sold only to those who either reside in the neighborhood or maintain close ties to the area. After all, this was a key priority for an Englewood residents' association when the City consulted with them to create Large Lots. "We definitely didn't want investors just cashing in, so there was some other level of support [e.g. support by the alderman or residents] that we needed if you were just a landlord [applying for a lot]," recalled the association's director. "It was a discussion: outside of churches and nonprofits, the buyer should be a resident who lives there – that was the whole purpose of the program" (Qin, 2018).

The suggestion that the DPD devote more resources to determining an applicant's connection to the neighborhood, however, understates the City's *active* role in opening Large Lots to nonlocal owners and limited liability corporations. At the end of summer 2018, I watched three DPD officers introduce Large Lots as a viable way of purchasing land to a room of eighty-some private developers in downtown Chicago. The event, "Chicago's Next Building Boom," was hosted by the Chicago branch of Lima One Capital, one of the largest financiers for residential real estate investors in the US. Its founder's highly touted accomplishment is participating in the nation's largest bulk sale of residential properties when he sold 1,400 Atlanta homes to Blackstone Group LP, a private equity firm that has become America's largest landlord after purchasing hundreds of thousands of properties in foreclosure markets (Neumann, 2013).

After the Executive Director of the Cook County Land Bank presented to the audience the land bank's process for selling property, two DPD representatives explained the main channels for purchasing city-owned land: negotiated sales, sealed bids, and the City Lots for Working Families program. The first two offer land at market rate to developers who must have the support of the local alderman. For negotiated sales, they must also hold Minority and Women-Owned Business

certification and adhere to the city's Project Area Residence Ordinance requirements.⁷ The City Lots for Working Families program offers land at \$1 per lot in target neighborhoods, including Englewood, but requires a \$1,000 application fee and may only be used for affordable housing development: at least 75% of the units must be affordable for moderate-income families, defined as those earning 120% of the area's median income.

After the first two presenters from the DPD listed the numerous requirements and bureaucratic hurdles developers must pass to obtain land through these programs, a third jumped in to introduce Large Lots. "We created this program," she began, "so you don't have to do all that." The DPD officer proceeded to explain that buying land through Large Lots allowed developers to bypass the affordability, residence, and minority-ownership requirements of the other programs so long as they already owned property on the block where a lot was for sale. "We also know that people who bought these are interested in building on their lots," she added, suggesting that developers could, alternatively, purchase land from Large Lot owners at the end of the five-year buyer ownership requirement.

This Large Lots – introduced as a cheap, "no strings attached" means of securing land to a room full of developers – sounded quite different from the "community building, stabilizing effort" it was presented as at news conferences and community events in South and West Side neighborhoods. *This* Large Lots – in downtown Chicago, at an event hosted by one of the nation's largest real estate investment financiers – sounded more like a means for the City to disburse of vacant land and expedite the re-commodification of land on Chicago's South and West Sides.

The city and county governments' acquiescence to developer interests, along with investors' use of routine government functions like tax collection as channels for speculation, exacerbate the feelings of housing insecurity and anticipated displacement shaped by decades of

predatory property relations in Englewood. In this context, property ownership has become a pillar of residents' aspirations and pursuit of a future where their claims to the neighborhood are not always at risk, even if this ownership makes significant demands of their time, money, and labor.

Discussion

In neighborhoods ravaged by organized abandonment and state-sanctioned speculation, extractive forms of property ownership enable residents to continue coping with devolution while forestalling anticipated displacement. Celebrating Large Lots' land stewardship effects as evidence of resident empowerment – as the City does – obscures the burdens devolution places on impoverished communities and the distress of living with pervasive and ever-mounting speculation. It precludes engagement with the ways conditional property secures residents' social reproductive labor – the labor of making livable neighborhoods – to generate value for the City in the form of property tax and ordinance violation revenues, reduced land maintenance costs, and orderly landscapes. What appears as community-centered revitalization in Englewood today is in fact the unpaid labor residents perform as they clear the material residues of seven decades of predatory and hyperextractive investment in housing. This labor – secured through conditional property – constitutes a key subsidy to the production of space under conditions of institutionalized neglect while it positions residents in differentiated and extractive relations to land, reinstating racial regimes of ownership on Chicago's South Side.

CHAPTER VI

Conclusion

This dissertation's findings on the history of predatory and extractive property relations on Chicago's South Side illuminate a set of policy recommendations and theoretical contributions I describe in this chapter.

Policy Recommendations

The predatory property relations that have dominated the political economy of housing on Chicago's South Side persist and manifest in stark class- and race-based inequalities in access to housing and homeownership. In 2017, only 38.9% of Chicago's Black residents owned their homes compared to 74% of the white population. This 35.1% homeownership gap between white and Black Chicagoans stems in part from financial institutions' targeting of predominantly Black South Side neighborhoods with predatory loans in the years leading up to the 2007 housing crisis: nearly half of Chicago's African Americans owned their homes before the crash (MarksJarvis, 2017). Chicago's widening racial homeownership gap mirrors a broader and highly alarming trend: nationally, the homeownership rate among African Americans is currently at its lowest since the 1968 Fair Housing Act (Choi et al., 2019).

The significant rent burden stemming from ever-rising rents amidst a lack of rent control legislation and a limited supply of affordable housing limits working-class Black residents' ability to access homeownership (MarksJarvis, 2017). In Cook County in 2017, only 307,000 affordable rental units were available for 487,000 lower-income households (Institute for Housing Studies at DePaul University, 2019a). This "affordability gap" – the difference between the number of lower-

income renting households and the supply of affordable rental units¹ – has decreased slightly since its peak in 2015 but remains significantly higher than in 2007 and 2012. What’s more, the recent decrease in the affordability gap is not attributable to an increase in the supply of affordable rental units. Rather, it is due to a shrinking lower-income population resulting, not from upward economic mobility but, from the displacement of poor households to areas outside Cook County (Institute for Housing Studies at DePaul University, 2019a). 49.9% of all renter households in Chicago remain rent-burdened, spending more than 30% of their annual income on rent (Institute for Housing Studies at DePaul University, 2019a).

The rent burden, too, is not race-neutral. Across the US, Black-led households pay more for identical rental units than white-led households in the same neighborhoods, suggesting the endurance of the “race taxes” detailed by Ture and Hamilton (1992) and Taylor (2012). These “race taxes” are higher in neighborhoods with a higher percentage of white residents, indicating the persistence of forces driving racial residential segregation. In areas where whites make up less than 30% of the population, for example, Black-led households pay around 0.6% more than white-led households for identical housing. In areas where whites make up more than 60% of the population, Black-led households pay around 2.4% more for identical housing (Early et al., 2019). This phenomenon is especially pronounced in Chicago, which has one of the highest “race taxes” in rental housing among US metropolitan areas and where Black-led households pay 5%-6% more than white-led households in neighborhoods that are more than 80% white (Early et al., 2018).

Lastly, the racial homeownership gap stems from long-term practices of discrimination in mortgage lending. Black and Latinx borrowers in Chicago remain more likely to receive a high-cost mortgage, even when controlling for income. Nationally over the past four decades, the racial gap in loan denial has decreased only slightly while the racial gap in mortgage cost has not

decreased at all, indicating the persistence of lending discrimination (Quillian et al., 2020). In Chicago between 2012 and 2018, 68.1% of all the money lent for home purchases was in predominantly white neighborhoods. Only 8.1% was lent in predominantly Black neighborhoods, and only 8.7% in predominantly Latinx neighborhoods. For every \$1 lent in predominantly white neighborhoods, then, only 12 cents were lent in predominantly Black neighborhoods and 13 cents in predominantly Latinx neighborhoods.

Persisting racial discrimination in mortgage lending suggests a pressing need to bolster the provisions and enforcement of anti-redlining legislation, namely the Community Reinvestment Act of 1977 (CRA). The CRA requires federal regulators to assess banks' performance in meeting the credit needs of all communities where they are chartered, including low- and moderate-income neighborhoods, and enforces the public disclosure of these assessments. As evidenced by the persistence of racial discrimination in mortgage lending, the CRA is an imperfect measure for preventing redlining. Last revised in 1995, the Act must be expanded to include non-bank creditors, which constitute a highly significant share of lending institutions in low-income neighborhoods. In addition, stricter metrics are needed for assessing lenders' responsiveness to the credit needs of low- and moderate-income consumers. Rather than expand this Act's capacity to prevent lending discrimination, however, the Office of the Comptroller of the Currency this year sidestepped the other two federal agencies that administer the CRA to relax the standards for measuring banks' investment in low- and moderate-income neighborhoods.

The new standards deprioritize the quality of banks' investments in low- and moderate-income neighborhoods, allowing banks to receive CRA credit for large projects like stadiums at the expense of loans to small businesses and homebuyers in working-class neighborhoods. The new standards also allow banks to provide less-detailed data on their lending and investment

activities, limiting the public's ability to assess banks' adherence to the CRA (Weinberger, 2020). The National Community Reinvestment Coalition and the California Reinvestment Coalition have filed a lawsuit against the Office of the Comptroller of the Currency to challenge the new standards. It remains to be seen how the incoming administration will proceed with the CRA and respond to persisting issues of racial discrimination in lending. Without a thorough transformation of the economic, legal, and institutional infrastructures that enable racialized predation, however, the CRA has limited capacity to contribute to housing equity.

The constriction of housing credit and the expansion of tax and mortgage foreclosure markets in the wake of the Great Recession created the conditions for the resurgence of contract selling on Chicago's South and West Sides (Figure 6.1). In the years following the housing crisis, private equity firms like Harbour Portfolio Advisors, Battery Point Financial, and Vision Property Management amassed sizable portfolios of low-value repossessed homes through Fannie Mae's bulk sales. Exploiting the credit vacuum engendered by banks' restricted lending, these firms are now selling on contract at huge markups and under highly predatory terms homes dilapidated from years of vacancy, often sneaking into contracts the requirement that buyers bring the home up to code within a set period or face eviction. Because predominantly Black neighborhoods on Chicago's South and West Sides were targeted with predatory loans and then disproportionately impacted by foreclosure, contract sales of repossessed homes are now concentrated in these neighborhoods. More than 75% of the 380 homes in Cook County purchased by three private equity groups that engage in contract selling are in predominantly Black census tracts (Burns, 2017).



Figure 6.1. Home for sale on contract in Englewood (August 2018)

The return of contract selling in Chicago suggests the need for state-level legislation to reduce the possibilities for predation and protect contract buyers. As a first step, Illinois policymakers must consider passing legislation based on recommendations outlined by the National Consumer Law Center (Battle et al., 2016). These include treating land installment contracts as mortgages so that buyers who forfeit contract terms may enter into foreclosure proceedings rather than face eviction, which is quicker and provides significantly fewer protections for the forfeiting party. In addition, state laws requiring compensation for forfeiting contract buyers for their expenses on property taxes and maintenance would eliminate investors' incentives to sell homes on contract simply so that buyers can bring them up to code before forfeiting. Laws requiring buyers to conduct independent inspections and appraisals would limit contract sales of deteriorated buildings at inflated prices. Laws requiring the recording of all contract sales would

help identify, and thus create the possibility to sanction, predatory contract sellers (Battle et al., 2016; Burns, 2017).

When it comes to the Large Lots program, this dissertation reveals two areas of intervention that can improve residents' experience with land ownership and bolster their capacity to turn their lots into the spaces they envision. First, this study's findings illuminate the need for alternative participation criteria in the program. In Englewood, where only 30% of the residents are homeowners, limiting participation in Large Lots to those who hold property on a block where a lot is available has had two perverse effects. It has excluded the majority of residents, many of whom have longstanding ties and a deep commitment to the neighborhood but do not own property. Because such a significant portion of land and property in Englewood is held by private companies, investors, and speculators, Large Lots' property ownership criterion has also created opportunities for these actors to expand their landholdings in the neighborhood. In fact, around 34% of Large Lot owners in Englewood do not reside in the neighborhood, with 15% being limited liability corporations. As a criterion for participation, then, property ownership conflicts with Large Lots' vision of resident-led revitalization. The Department of Planning and Development must consider alternative participation criteria that do not exclude such a significant part of the population. Making participation contingent on length of residency in a Large Lot neighborhood is a viable option.

Second, my study demonstrates the need for closer collaboration between the Department of Planning and Development and the Department of Streets and Sanitation toward more flexible code enforcement for Large Lots. Not only would this grant residents more leeway and flexibility as they develop their lots, it would also prevent Large Lots from becoming a pipeline for speculation. Tax payment records from the Cook County Treasurer's Office indicate that 25% of

Large Lot owners in Englewood have missed payments on at least one year's taxes. Interviews with Large Lot owners suggest that unanticipated ordinance violation citations can cut into the money they budget for property taxes, impacting lot owners' ability to make timely tax payments. Because Cook County sells property tax debt to private actors, missed tax payments on Large Lots create opportunities for investors to obtain these lots through tax reversion. Flexible code enforcement by the Department of Streets and Sanitation – or, alternatively, tax exemptions – in the first few years as residents navigate the costs of land ownership are necessary for preventing Large Lots from becoming a pipeline for speculation in Englewood.

Theoretical Contributions

Land is an archive. Abandoned buildings and vacant lots in Englewood document decades of predation in service of real estate profit. This is not a history of failed housing markets nor of the withdrawal of real estate investment. It is a chronicle of hyperextractive investment in housing, of predatory value constituted and extracted through the ongoing articulation of race with property. In Englewood, land archives one hundred years of racial regimes of ownership.

Analyzing socio-spatial inequalities from this land-as-archive reveals, first and foremost, the limits of 'disinvestment' as a discourse animating city planning practice and as a concept informing urban scholars' understanding of decline.

In particular, this study's findings on the historical production of Englewood's vacancy challenge two related narratives driving city planners' and policymakers' pursuit of revitalization: (1) the notion that vacancy results from abandonment by capital and (2) the notion that vacancy stems from the failure of real estate markets. These narratives are misleading for two reasons. First, they champion the real estate market's presumed primacy as a mechanism for organizing access

to land and housing in those same neighborhoods where the market's routine operation has consisted of land installment contracts, speculative tax purchases, and predatory loans precipitating housing insecurity, economic distress, displacement, and vacancy.

Second, their effects are exclusionary or extractive and fail to address historical injustices in access to housing and property. Specifically, interventions informed by the notion that vacancy stems from disinvestment seek to unlock the market's purported ability to bring land to "productive use" by removing economic and legal barriers to investment in real estate. In Chicago's context of limited affordable housing regulations and, absent rent control ordinances, subsidizing real estate investment without providing protections for existing residents tends to create displacement pressures. Alternatively, interventions that pursue revitalization through the vaguely defined but highly touted strategies of resident-led "creative placemaking" and "community empowerment" devolve on residents the costs of maintaining land and mobilize their labor as a cost-cutting and revenue-generating mechanism, as Large Lots does. By positioning residents in differentiated and conditional relations to land, these interventions reproduce the very logics of tenuous and extractive property that have created vacancy.

Against these dominant understandings of vacancy, land in Englewood archives a history of predation enabled through the real estate market's normal functioning, calling for a complete restructuring of the infrastructures through which we organize access to housing. I have shown that the key pillars of the political economy of housing in Chicago – the real estate market and municipal housing code enforcement – have routinely produced and organized social difference into hierarchies: those whose property must be protected from depreciating forces and those whose presence is deemed a depreciating force, their exclusion rendered a site for profitable predation. Historically in Chicago, the real estate market has mobilized and reproduced racial difference to

perform the differential valuation of land crucial for the appropriation of ground rent. Localized acts of municipal code enforcement have reproduced racial difference through discourses and practices oriented around the protection of property from depreciating forces. Within capitalism's valuation of housing as an appreciating asset or speculative investment but never a human right, the economic and institutional infrastructures shaping access to land articulate property with racial difference through their routine operation.

In the political economy tradition, analyses of the role of ground rent in coordinating the circulation of capital and configuring urban landscapes have enabled a critical understanding of the forces producing decline and uneven development. These analyses' premise that a decrease in ground rent and withdrawal of investment attends the physical depreciation of buildings, however, elides the uncoupling of physical depreciation from ground rent in areas where systemic racism created a class of captive housing consumers. These frameworks thus remain limited in their capacity to account for the constitutive work of race in shaping how ground rent is produced and extracted. Furthermore, in treating decline as a function of the presence or absence of capital, these frameworks fail to capture the central role of predatory investment in the urban political economy of land and housing. The history of Englewood's vacancy illuminates the constitutive work of race as a modality for the appropriation of ground rent and foregrounds the role of predation. As an analytical lens into the urban political economy of land, then, racial regimes of ownership expand our capacity to address the socio-material conditions that enable and structure capital's circulation in search of rents. Viewed from this lens, vacancy appears not merely as a spatial residue of capital's necessarily uneven distribution across space, as suggested by theories of uneven development, but a living archive of predatory property relations that produce and mobilize racial difference to subsidize capital's accumulation.

As a second contribution to urban scholarship, this dissertation demonstrates that crucial in organizing urban landscapes and driving contemporary city-making projects are not only the profit-seeking actions of real estate and finance capital typically emphasized by urban geographers but also residents' everyday labor of revitalization. Through conditional property, the City of Chicago secures this labor to ensure the maintenance of land and longer-term production of commodifiable landscapes. The city wields residents' social reproductive labor – the work of creating livable neighborhoods that meet their material needs and affirm their dignity in a context of state neglect – as a cost-cutting and value-producing resource. My dissertation positions residents' labor of revitalization as a key subsidy to the production of space under organized abandonment.

NOTES

Introduction

¹ This study reflects local residents' understanding of the geographical boundaries of the Englewood neighborhood, which does not distinguish between the community areas of Englewood and West Englewood. Following local residents' geographical understanding, I refer to the neighborhood comprising these two community areas as "Englewood." In this dissertation, I only distinguish between Englewood and West Englewood when referencing statistical figures that are available at the scale of the community area. In such cases, I specify the community area to which I am referring. Alternatively, when referencing both community areas together in these cases, I employ the term typically used by city planners and policymakers: "Greater Englewood."

² As an official designation, "vacant" is premised on the valorization of relations to land legible under a private property apparatus and deemed economically productive. It carries a violent history of enclosure and colonization justified through *terra nullius* discourses that position some relations to land as wasteful to accommodate expropriation and accumulation. However, because the impetus for this dissertation is the explanatory narratives shaping urban planning imaginaries and policy efforts to "revitalize vacant land," my use of the term necessarily reflects planners and policymakers' definition of vacant land as land that is "unused" or "has been abandoned."

³ The critique of orthodox Marxism's tendency to relegate captive labor to "pre-capitalist" social orders has a longer lineage within the Black Radical Tradition. Du Bois (1935), for example, succinctly articulates capitalism's structural dependence on chattel slavery.

⁴ I draw on Cacho (2011), who theorizes gender, sexuality, race, and other forms of difference as interconnected modalities of differential (de)valuation that naturalize relations of inequality, and

Singh (2016:30), who locates race making in the “differential ethicopolitical valuation of human subjects.”

⁵ My use of “expropriated and exploited,” references Fraser (2016:166) who builds on Dawson’s (2016) critique to argue that “the subjection of those whom capital expropriates is a hidden condition of possibility for the freedom of those whom it exploits.”

⁶ Taylor (2019) recently advanced the concept of “predatory inclusion” to capture the extractive and fundamentally unequal terms under which African Americans were granted access to homeownership after the passage of federal fair housing legislation in 1968. The concept has significantly expanded our understanding of the political economy of segregation by illuminating the limitations of racial liberalism’s reliance on law and the free market to achieve racial equity.

Chapter II

¹ I borrow the term “investment in distress” from Andrew Kahrl (2017), who uses it to describe the classed and racialized effects of the predatory tax buying enabled by tax lien privatization in US cities since the early 1990s.

² While in a fiscal crisis in 2015, the State of Illinois dedicated \$1.4 billion to the Department of Corrections – a figure that is increasing despite declining crime rates. Between 2005 and 2009, on 851 blocks in Chicago, more than \$1 million was spent on incarceration per block (Chicago’s Million Dollar Blocks <https://chicagosmilliondollarblocks.com>).

³ Lisa Cacho (2011) situates gender, race and other forms of social difference as interconnected modalities of differential (de)valuation that underwrite and naturalize relations of inequality. This understanding is grounded in scholarship on racial capitalism and feminist political economy that foregrounds the constitutive role of social difference in the accumulation of surplus (see Robinson,

1983; Federici, 2004; Melamed, 2015; Dawson, 2016; Fraser, 2016; Pulido, 2016). While they do not originate in capitalism, practices of social differentiation that Cedric Robinson (1983) calls “racialism” are mobilized by capital toward its ongoing reproduction.

⁴ This study reflects local residents’ understanding of the neighborhood’s boundaries, which does not distinguish between the community areas of Englewood and West Englewood, referring to both as “Englewood.” This chapter makes the distinction only when referencing statistical figures that are only available at the level of the community area. Only in these cases, when referring to both Englewood and West Englewood, I use the term “Greater Englewood.”

⁵ This study excluded 19 of the 314 lots the City has sold in Englewood due to inadequate property records.

⁶ Also cited are also influential older studies on the links between abandoned buildings and crime in San Antonio (Spelman, 1993) and greening and violence reduction in Chicago’s now-demolished Robert Taylor Homes (Kuo et al., 1998; Kuo and Sullivan, 2001).

⁷ In 1959, Dempsey Travis, then president of the NAACP Chicago chapter, testified before the US Commission on Civil Rights that only 23 of Chicago’s 243 savings and loans associations lent to African Americans for home purchases in Black neighborhoods, and only one of the white-owned associations lent to African Americans for purchases in white neighborhoods (Satter, 2009: 44-45)

⁸ George et al. (2019: 9) found that contract buyers in Chicago in the 1950s and 1960s paid the equivalent of \$587 (in April 2019 dollars) more on monthly contract installments than they would have had they paid a fair price for their homes and obtained an FHA-insured mortgage.

⁹ Illinois had among the least costly and most rapid legal procedures for land installment contract forfeitures in the US (Sagalyn, 1983).

¹⁰ This figure is based on an estimate by Mark Satter, an attorney who represented many contract buyers in Chicago throughout the 1950s and 1960s (see Satter, 2009). A study by the Chicago Commission on Human Relations (1962) on property transactions in four blocks in Englewood between 1953 and 1961 found that 88% of the home purchases by Black buyers in this sample were on contract and sellers secured a 74% markup on these properties.

¹¹ In April 2019 dollars.

¹² Chicago received “home rule” – constitutional authority to self-govern within set standards – in 1971.

¹³ The Institute for Housing Studies at DePaul University defines “extremely low value” as under \$20,000 and uses it as an indicator of speculation activity (Institute for Housing Studies at DePaul University, 2019b).

¹⁴ In finance, “subprime” loans – issued to borrowers with nonprime credit ratings – are distinct from “predatory” loans, which involve some level of explicit unscrupulous activity. Credit risk, however, is not a neutral representation of creditworthiness. As a knowledge practice, credit risk obscures historically structured inequalities and refashions their outcomes as indicators of individual economic deficiency (see Stanley, 2013 on risk as epistemological framework; Chakravartty and Da Silva, 2012 on the “subprime” as racial signifier). Furthermore, lenders’ well-documented practice of offering subprime mortgages to African American and Latinx borrowers even when they qualified for prime loans blurs the already unstable boundary between “predatory” and “subprime.” For this reason, while my analysis relies on a formal definition of “subprime” to identify nonprime mortgages, I refer to them as “predatory” loans.

¹⁵ Immediate causes of vacancy could not be established for 24% of the sample (71 lots) due to insufficient records. Many of these lots, however, experienced foreclosures and deferred maintenance by contract sellers and speculators throughout the study period.

¹⁶ Because mortgage documents did not list loan fees and did not always disclose the interest rate, this figure is based on a very conservative definition of “subprime.” First-lien loans whose fixed or minimum interest rate on the month of their origination was at least 1.75 percentage points above the monthly average commitment rate on 30-year fixed-rate mortgages reported by Freddie Mac were identified as subprime (following the definition by the New York Department of Financial Services). This category also includes loans with balloon payments, prepayment penalties, mandatory arbitration clauses, and adjustable interest rates.

¹⁷ At least ten incidences of fraud per 1000 owner-occupied units, and at least two frauds per census tract (Jackson, 2005).

¹⁸ Buildings sold on contract were typically older and deteriorated. Because contract payments were so inflated, contract buyers sometimes found it difficult to meet maintenance costs, especially when these were compounded by code violation fines. Contracts’ hyperextractive payment terms often forced many to subdivide their apartments, which further exacerbated deterioration (see Satter, 2009).

¹⁹ A trust-deed loan differs from a mortgage in the way foreclosure is pursued. With a mortgage, the lender must initiate judicial foreclosure proceedings to recoup the debt owed in the event of default. With a trust-deed loan, the borrower secures the loan by conveying title to the property to a third party, the trustee, to hold on behalf of the lender. In the case of default, the trustee may bypass the judicial foreclosure process by directly selling the property to recoup the debt owed to the lender.

Chapter III

¹ Feminist political economists and scholars of racial capitalism foreground the constitutive role of gender and race, as forms of socially constructed difference enabling the differential devaluation of labor, in accumulation processes (see Robinson 1983, Federici 2004, Cacho 2011, Melamed 2015, Dawson 2016, Fraser 2016, Pulido 2016, Singh 2016). This challenges Marxism’s analytical privileging of waged labor as the only site where surplus is appropriated along with its tendency to ignore social reproductive labor and to relegate unfree labor to “pre-capitalist” modes of accumulation. While they do not originate in capitalism, practices of social differentiation that Cedric Robinson (1983) calls “racialism” are mobilized by capital toward its ongoing reproduction.

² Lisa Cacho (2011, 2018) situates gender, sexuality, race and other forms of social difference as interconnected modalities of differential (de)valuation that underwrite and naturalize relations of inequality.

³ The role of race in financial institutions’ profit extraction through predatory lending is documented by a vast body of scholarship in geography and adjacent disciplines (Darden and Wyly 2010; Immergluck and Wiles 1999; Wyly et al. 2009, 2012). Lenders’ aggressive targeting of Black and Latinx populations with deceptive tactics and predatory loans is also evidenced by a growing number of lawsuits, including *The City of Baltimore v. Wells Fargo* (2008), *Adkins et al. v. Morgan Stanley* (2013), *The City of Miami v. Bank of America* (2013), *The City of Miami v. Wells Fargo* (2013), *The People of the State of California v. Wells Fargo* (2015), and *The City of Philadelphia v. Wells Fargo* (2017).

⁴ I use “racialized” to refer to the fact that the proper economic subject of this historical context – the thrifty, industrious, prudent, and property-owning individual – was constructed alongside with

and in opposition to Others who, due to their structural or cultural relationship to property, were marked as aberrant economic actors. This difference was posited as racial because turn-of-the-20th-century economic theories defined race largely as a social and biological relationship to property. This construct thus reproduced and reified differences deemed racial.

⁵ Taylor (2019) recently advanced the concept of “predatory inclusion” to capture the extractive and fundamentally unequal terms under which African Americans were granted access to homeownership after the passage of federal fair housing legislation in 1968. The concept has significantly expanded our understanding of the political economy of segregation by illuminating the limitations of racial liberalism’s reliance on law and the free market to achieve racial equity.

⁶ “Custodians” references NAREB President John Weaver’s 1920 address at the association’s 13th annual convention in Kansas City. Weaver described the realtor as being “entrusted with the care and custody of properties in every part of a city” and “charged not only with the physical care, but...with the duty of seeing to it that nothing in a given neighborhood is done to injure or detract from the property entrusted to him” (NAREB 1920a).

⁷ Northwestern University was a leading center for land economics in the 1920s. It hosted the Institute for Research in Land Economics and Public Utilities in 1925-1933.

⁸ “Eugenic scripts” borrowed from Subramaniam (2014).

⁹ *Lone Wolf v. Hitchcock* (1903).

¹⁰ I refer here to the Supreme Court decision on *Lone Wolf v. Hitchcock* (1903).

¹¹ Stevens’ (2016) survey of realtors’ popular representations at the turn of the 20th century reveals their disreputable public image. *The Chicago Tribune* and *The New York Times* document real estate frauds common at the time: overinflated prices, fraudulent deeds, fictitious titles, and fake mortgages. An October 1896 *Boston Daily Globe* article warned readers of the “curbstone broker,”

who posed a great threat to the public and to the honest real estate agent. “There is probably in no other business so many pretenders as in that of the real estate brokerage,” the author wrote (Boston Daily Globe 1896:10). While not all Chicago realtors were perceived as swindlers – real estate investors in fact comprised the local elite in the 1830s and 1840s (Einhorn 1991:39) – the 1890s’ economic depression hurt realtors’ image (Hornstein 2005:18) and the prevalence of deceptive tactics at the time made the “curbstone broker” the target of numerous NAREB efforts to distinguish the honorable realtor from the disreputable broker through licensing, public relations, and lawsuits.

¹² Leonard (2005) documents Progressive economists’ belief that race determined one’s standard of living, which in turn determined wages. Economists’ support for minimum wage legislation in this period was driven by eugenicist concerns that without it, industrialization would favor “low-wage” races at the expense of “native” (Anglo) workers. Economist John Commons (1907; c.f. Leonard 2005) was a leading proponent of this view, arguing that wage competition in industrial economies favored the race with the lowest necessities. Ely (1909) made a similar point when, noting the changing demographic of immigrants, he compared southern European immigrants – “beaten men from beaten races” – to their superior northwestern European predecessors. In some industries, Ely argued, immigrants with low living standards drove out “native” workers, “swarming in the slums and intensifying all those social evils which have their origin in urban congestion” (64).

¹³ “Curbstoner” referred to the deceiving developer who sold unimproved lots at inflated prices to unwitting buyers (Stevens 2016).

¹⁴ The first quote is from a speech by President of the Illinois Chapter of the American Institute of Architects, Henry Holsman, who argued this to demand government stimuli for construction in a

1920 testimony to the senatorial Select Committee on Reconstruction and Production (NAREB 1920c:15-16). The second quote paraphrases an address delivered at the 1922 NAREB convention by Anne Godfrey, Educational Representative of Naturalization Services at the Department of Labor (NAREB 1922:28).

¹⁵ See Kwak (2015) for a longer discussion of the homeownership ideal's entanglements with gendered and racialized constructs of citizenship.

¹⁶ *Principles of Land Economics* was assigned reading in George Wehrwein's course in land economics in 1925 and Coleman Woodbury's urban land economics in 1927 at Northwestern University (Land Economics 1925-26; Lecture Notes I 1927-28). Given its popularity, the book was likely used in many other courses at Northwestern and elsewhere in the mid-1920s.

¹⁷ Until the early 1920s, there was no consensus regarding NAREB's relationship to the state. Some industry leaders believed NAREB should distance itself from policymaking while others viewed policy involvement as their duty to the public. When Herbert Nelson became Executive Secretary in 1922, NAREB intensified its involvement in policymaking (Hornstein 2005:137).

¹⁸ Chapter 4 of 10 chapters on appraisal published by NAREB in 1927 defines the "highest and best use" of a property as that use which "will enable the owner to realize the largest possible net return on his total investment." (NAREB 1927b:125)

¹⁹ "Molding our cities in their proper development" references James Carey Martien, Chairman of the Standardized Appraisals Committee convened by NAREB in 1918. At NAREB's 1919 convention, Martien emphasized how appraisal could enable realtors to become involved in city planning.

²⁰ The handbook listed the following as causes of depreciation: *physical deterioration*, related to wear and tear; *functional obsolescence*, related to poor planning or unconformity with modern

architectural styles; and *economic obsolescence*, related to external changes such as changing property uses in the district, changing legislation, and “infiltrations of inharmonious people.” Earlier editions do not include “inharmonious people” in their description of economic obsolescence.

Chapter IV

¹ The inspector was referring to the Aid to Dependent Children program.

² Referencing Gilmore’s (2002:16) definition of racism as a “practice of abstraction, a death-dealing displacement of difference into hierarchies that organize relations within and between the planet’s sovereign political territories.”

³ Simone Browne (2015) argues that surveillance has been a central mechanism of racial formation in the United States.

⁴ As the name suggests, third-party policing is an approach to law enforcement that addresses misconduct by enlisting the assistance of the owners or managers of places deemed sites of repeated misconduct for the purpose of regulating their tenants’ behavior. While police continue to attend to incidents in these sites, they also rely on the “place managers” to address misconduct. Police secure place managers’ cooperation in third-party policing through various means, from requests to the use of sanctions such as fines or police-ordered code inspections that are unrelated to the incidents but meant to force landlords into compliance (Buerger, 1998).

⁵ Other reasons include reducing the operational expenses of law enforcement agencies and recouping some of the costs of policing through fines issued against the landlords (and sometimes also the tenants) of “problem buildings” (Gavin, 2014).

⁶ Beckett and Murakawa (2012) advance the concept of the “shadow carceral state” to refer to the expansion of punitive power through the blending of criminal with civil and administrative legal authority. The shadow carceral state delegates punitive authority to an array of institutions and actors beyond those formally within the criminal justice system – county clerk’s offices, family and immigration courts, and so forth – that are empowered to impose sanctions despite the absence of criminal conviction and that create new pathways to criminal punishment.

⁷ As Ramsey (2017) explains in his study of the South Lynne Community Council, the term “diverse backgrounds” in the council’s bylaws at this time referred to ethnic rather than racial diversity given that in 1957, South Lynne was all white.

⁸ The SLCC’s major success in this area was having the Chicago Commission on Human Relations temporarily suspend the license of Gem Realty in 1970 after the council complained about Gem’s panic peddling in South Lynne. This victory was short lived, however. Gem Realty proceeded to file a law suit against the Commission on Human Relations on the grounds of its “prejudiced actions” toward the company. Gem won this case in 1971 and had the license suspension countermanded.

⁹ Passed in 1970, this law was not strongly implemented and was found unconstitutional in 1972 (Seligman, 2005).

¹⁰ African American families started moving to South Lynne in 1967 though the growth in the neighborhood’s African American population did not take off until 1968 (Daigle, 1968). By December 1971, 60% of South Lynne’s residents were Black. By 1972, 80% of the population was Black.

Chapter V

¹ I use pseudonyms throughout this chapter to protect respondents' anonymity.

² 95 out of the 295 lots I studied had received fines by October 2019 according to data collected through a Freedom of Information Act request to the Chicago Department of Administrative Hearings.

³ I borrow this term from Byrd et al. (2018).

⁴ This class of landlords actively recruits voucher-holding tenants for two reasons. First, in low-income markets, the subsidies enable voucher holders to make timely rent payments while other tenants tend to experience such economic precarity that landlords believe they will miss or delay rent payments. Second, the fair market rent set by the Department of Housing and Urban Development to determine voucher amounts is an average from the entire metropolitan area. In vastly unequal cities like Chicago, the fair market rent is thus considerably lower than average rent in wealthy neighborhoods and higher than average rent in impoverished neighborhoods. In Englewood, then, landlords actively recruit voucher-holding tenants because doing so allows them to charge higher rates – a practice suspected of causing rent inflation in Englewood (Yousef, 2015; Dukmasova, 2016; Novara, 2016).

⁵ Predominantly Black neighborhoods on Chicago's South and West Sides are disproportionately impacted by tax sales for three reasons. First, homes continue to be overassessed in many of these neighborhoods, as documented in a 2018 series of investigative reports by the *Chicago Tribune* on the city's "tax divide" (Dardick, 2018). The county government thus continues to impose the tax burden disproportionately on South and West Side neighborhoods (see Chapter II of this dissertation for a discussion of racialized overassessment in Chicago in the 1970s). Second, predominantly Black neighborhoods' vulnerability to tax lien investors also stems from their

subjection to predatory lending in the years leading up to the 2007 housing and financial crises. As explained by Rao (2012, as cited in Kahrl, 2018b), many predatory mortgages in the 2000s did not have property tax escrow accounts of the type typically found in conventional mortgages. Many holders of predatory mortgages thus fell into tax delinquency because they were unaware that their mortgage payments did not cover property taxes. Third, neighborhoods on Chicago's South and West Sides have a large portion of their land held by investors and speculators, who are likely to delay or miss tax payments, especially if they have lost interest in their assets.

⁶ In 2013, hedge funds dominated around 40% of the tax lien market in the US (Browning, 2013).

⁷ The Chicago Department of Procurement Services grants Minority- and Women-Owned Business certification to those businesses that have at least 51% ownership and at least 51% of the business controlled by a woman or member of a "minority" racial group. Chicago's Project Area Residence Ordinance establishes requirements about the amount of work that must be performed by local residents in a construction project. For projects with a value of \$100,000 or higher, the total hours worked on the construction site must be performed at least 50% by city residents and at least 7.5% by project area residents (see Section 2-92-330 of the Municipal Code of the City of Chicago).

Chapter VI

¹ "Lower-income" households are those with incomes less than 150% of the federal poverty level. In Cook County, these are households earning up to \$37,641 annually. Affordable housing units are those whose rent constitutes less than 30% of a household's income. Among lower-income households in Cook County – those earning up to \$37,641 annually – the affordable rent level is around \$940 per month.

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APPENDIX A

Analyzing the Historical Production of Vacancy in Englewood

In this dissertation, I investigated the causes of vacancy in Englewood by analyzing nearly 10,000 property records for 295 vacant lots. The property records I examined included deeds; mortgage and trust-deed loan documents; mortgage foreclosure documents; land installment contracts and declarations of contract forfeiture whenever these were recorded; tax deeds; and lien, demolition, and tax sale records. These documents are held at the Cook County Office of the Recorder of Deeds and the Cook County Clerk. Property documents since the year 1985 have been digitized and are available online in the Recorder of Deeds website. Documents from prior years are available in microfilm (up to the year 1975) and as digital scans stored in computers at the Recorder of Deeds office (1975-1985). Log books of property tax lien sales are warehoused at two Cook County Government buildings in Chicago.

Over the course of three months in fall of 2018, I reviewed property documents and kept detailed records highlighting key moments in the history of the study buildings. For example, I noted down when and between whom building transfers occurred. I recorded the money exchanged in these transactions, which is discernible from the real estate transfer tax stamp on deeds or explicitly stated in deed documents. I noted the terms of land installment contracts: the parties involved in the transaction, the amount of down payment, the interest rate, the amount requested in monthly installments, and the total amount of money that had to be paid before contract buyers could obtain the deed. I recorded mortgage loan amounts and terms, including the type of loan, the lender and the borrower, the repayment period, and the interest rate and fees. In addition, I took note of the dates when mortgage foreclosure was initiated, when the repossessed building was sold

at a sheriff sale, who bought the home after foreclosure, and other related information. I also noted information from mechanics' liens placed on the property for construction or rehabilitation. In the analysis, I sometimes relied on this information to determine the condition of the building at the time of sale. For example, when a buyer purchased a building at or above market rate and then immediately hired contractors to perform significant building rehabilitation work, I could deduce that the building was sold in a deteriorated condition. I could make this inference with almost absolute certainty in cases where a building with several mechanics' liens shortly after its sale had also had demolition cases filed against it in the years leading up to the sale.

Demolition records were another piece of information I wrote down, focusing on when demolition cases were initiated but not pursued, and on the expenses incurred by a building's demolition. Finally, I reviewed tax sale records to determine property tax payment history. Here, I focused on whether and when property tax debt was sold; to whom it was sold; whether the tax buyers ended up obtaining the tax deed, and so on. Together, these records helped me reconstruct details about who sold and bought the study buildings and for how much; how the purchases were financed and when the financing terms were predatory (e.g. balloon-payment mortgages or land installment contracts); when owners took out home improvement loans and performed repairs; when the City initiated and completed demolitions; how much the City paid for each demolition, and so on.

Figure A.1 shows pages from one of the notebooks in which I recorded this property history information. I then transferred these notes into a database that contains each relevant property transaction (sale, contract sale, mortgage foreclosure, and so on) for each lot by year (Figure A.2). To facilitate review of this data, I included in this database brief narratives of the history of each lot. In my analysis, I recorded each occurrence of a practice that either directly caused the

building's demolition or precipitated it (Figure A.3). I then employed a number system to represent this causality, as shown on Figure A.4. In addition, I kept track of all instances when a predatory practice occurred in the history of each study building (Figure A.5). This helped inform my understanding of the sheer extent of predation in Englewood.

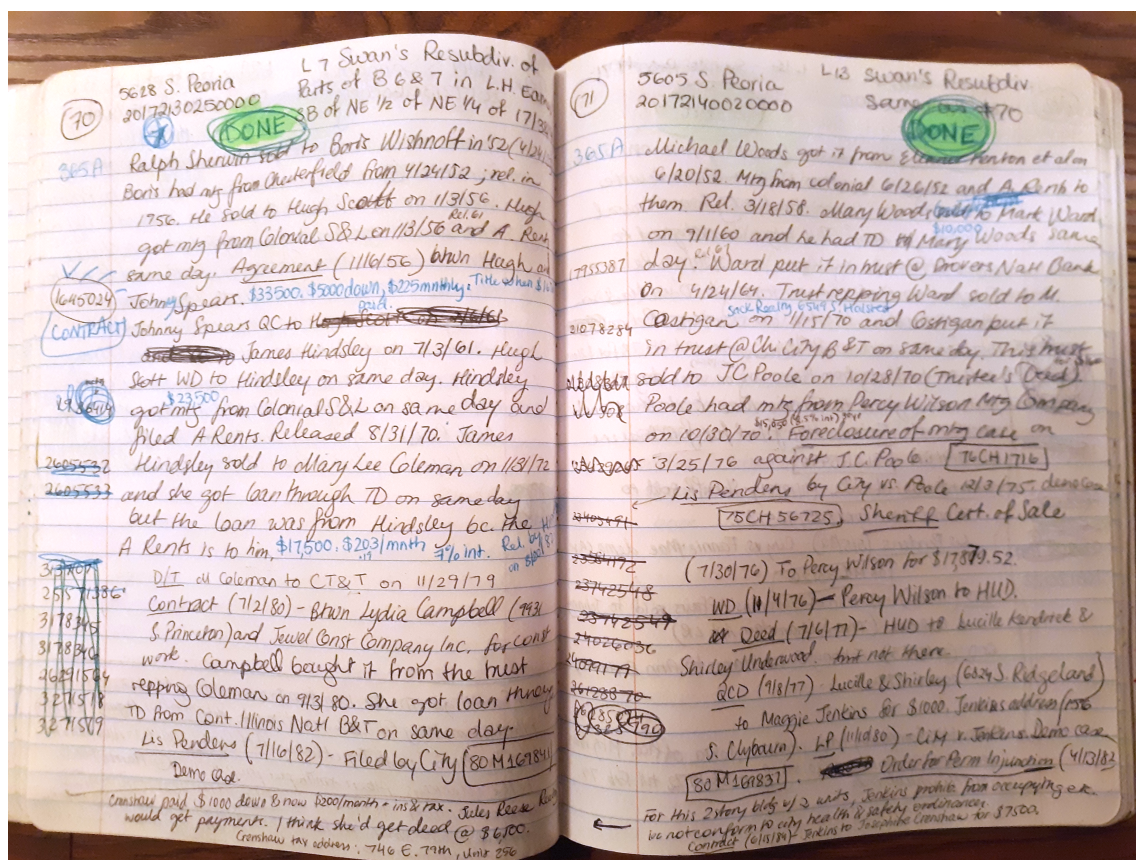


Figure A.1. Notes on the histories of two lots collected from property documents at the Cook County Recorder of Deeds

[illegible]

	W	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH
		Demo by Building Commissioner's cant (as of ' Determination	Foreclosure of predatory loan	Anticipated foreclosure of predatory loan	Mortgage foreclosure	Anticipated mortgage foreclosure	Foreclosure of FHA mortgage	Elderly owners / owner passed: Family not interested	Deferred maintenance: rental/speculative investment owned by trust/slumbord	Deferred maintenance: owned by speculator who sat on it and didn't pay taxes	Building dumped on buyer in poor condition	Building in poor condition due to being sold on contract
9	19	Yes			2				1			
0	37								1		2	
1	21								1		2	
2	25								2			1
3	19	Yes		3					1	2		
4	28											
5	26								1			
6	42								1			
7	28								1			

Figure A.4. Section from the database using a numbering system to represent causality in the history of each lot's vacancy

	AI	AJ	AK	AL	AM	AN	AO	AP	AQ	AR	AS	AT	AU	AV
6	Tax Buyers	Tax Deed	Contract Sale	Bad FHA Mortgage	Predatory Loan	Zombie Building	Building Dumped in Poor Condition	White Flight: Sold to Realtor	Nonlocal Large Lot Owner	LLC Large Lot Owner	Held Vacant/n Speculation	Sold by Speculator for Massive Profit	Taxes sold while Large Lot	
							Yes							
	Yes						Yes							
1			Yes (2; both forf)							Yes				
	Yes	Yes (2)			Yes (2)						Yes Tax Deed Buyer 1 sat on it for years	Yes		
			Yes											
	Yes													
1	Hist (Raw)	Analysis	Cleaned Data Set	Vacancy Cause	Contract Sales	FHA	Foreclosures	Predatory Loans	Ownership	Tax Buyers	Tax Deeds			

Figure A.5. Section from the database recording instances of predation in the history of each lot